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ABSTRACT

This handbook is designed to assist vocational technical adult education providers in developing workshops for displaced homemakers. Covered first are various aspects of planning a displaced homemakers workshop, including format, time, location, publicity and recruitment, staff and presenters, community resources, budget items, and other preparations. The goals and objectives of the program are outlined. Provided next are guidelines, resources, and instructional materials for use in implementing workshop sessions on the following topics: coping with grief and loss, assessing personal strengths and weaknesses, managing financial resources, identifying job skills, developing job and career seeking techniques, and decision making. A model is presented for a four-session bilingual workshop for Hispanic American displaced homemakers. Appended to the report are recruitment brochures, a cover letter to funeral directors, profiles of presenters, a community resource folder, a list of community resource brochures and samples, an outline of wills and estate planning, a seminar brochure, and course evaluations. (MN)

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Displaced Homemakers Project

Leader's Guide

Women's Development Center
Waukesha County Technical Institute
Pewaukee, Wisconsin

1982

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Ruth Fossedal, Project Director
Claire Musickant, Project Coordinator

CE 034 329

TABLE OF CONTENTS

Page

I. Introduction 1

II. Acknowledgements 2

III. Planning the Workshops 3

    Format
    Date
    Location
    Publicity/Recruitment
    Staff/Presenters/Role Models
    Community Resources
    Budget Items
    Other Preparations

IV. Goals and Objectives Met by the Program 7

V. Model Workshops

    Session I - Coping with Grief and Loss 8
    Session II - Assessing Personal Concerns 24
    Session III - Financial Survival 36
    Session IV - Employment 47
    Session V - Decision Making 75
    Hispanic Workshops 80

VI. Appendices 98

    A. Recruitment Brochures
    B. Cover letter to Funeral Directors
    C. Profiles of Presenters
    D. Community Resource Folder
    E. List of Community Resource Brochures and Samples
    F. Outline of Wills and Estate Planning
    G. Seminar Brochure
    H. Course Evaluations

INTRODUCTION

In recent years, social and economic changes have resulted in the need to meet special requirements of a rapidly expanding segment of our society--the Displaced Homemaker.

The Displaced Homemaker is defined as a person who has worked primarily as a homemaker for many years. Now widowed, divorced, separated, or with a disabled spouse, she (they are almost always women) has problems finding adequate employment to support herself and her family.

A grant was provided by the State Legislature through the Board of Vocational Technical Adult Education (VTAE) to develop a program especially for this target group. This program addresses the need of the newly Displaced Homemaker for information, understanding, and support.

It was determined the areas of primary concern are:

1. coping with grief and loss;
2. assessing personal strengths and weaknesses;
3. managing financial resources;
4. identifying job skills and developing job and career seeking techniques;
5. setting goals and objectives for life planning through a decision making process.

Overall was the focus to provide information on the widest range of community resources possible.

This handbook has been prepared to assist other VTAE service providers in the development of similar workshops for Displaced Homemakers. It is meant only as a framework providing information about the presenters, topics for discussion, outlines of the workshops, examples of the materials used, an awareness of the wide variety of community resources, and to trigger other creative ideas which will benefit this target group.

ACKNOWLEDGMENTS

My efforts as Project Coordinator were greatly enhanced by many others who willingly gave their encouragement, support, creativity, and expertise. My thanks and grateful appreciation to:

Ruth Fossedal, Director of the Women's Development Center at Waukesha County Technical Institute for her inspiration, gentle guidance and complete trust,

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Arlene Donley, Chris Stadler, Lucille Lawless, Beverley Wittman, Kathy Boyd, and Phyllis Wagner, Women's Development Center Secretarial staff for graciously handling the extra clerical duties as the result of this project.

My appreciation is extended to many others who, although not directly involved with this project, provided inspiration and support and shared in the joy of this accomplishment.

Claire Musickant
Project Coordinator

PLANNING THE WORKSHOP

Format The original goal was to plan a workshop model to be offered to two target groups of 8 - 12 Anglo and Latino women on five consecutive days from 10:00 a.m. to 3:00 p.m. This format was successfully used for the Anglo series.

The intensity of the one week format was excellent. It forced the participants to get off "dead center" and get on with life. However, the programming could be more flexible. With some fine-tuning an alternative format could be one day per week for four weeks.

After discussion with representatives of the Hispanic Community, a decision was made to simplify and reduce the programming for the Latino group. The workshops were planned for two afternoons per week from 1:00 to 3:00 p.m. for two consecutive weeks.

A different format for the Hispanic community was thought necessary. The range of problems was much broader and the limitations greater. With little or no previous workshop exposure and the language barrier, a simplified, less intense approach was deemed appropriate.

Date The next order of business was to determine when the workshops would take place. A minimum of three months lead time from decision to implementation is recommended as much of the preparation involved hurry-up and wait--printing, curriculum planning, recruiting.

Location A site was selected which was easily accessible to our target group, and the space reserved well in advance. The ideal location is a classroom setting with movable desks/chairs, a blackboard and enough space so that participants can form smaller groups for group process interaction/sharing. The facilities of the Vocational-Technical school setting were great. Check facilities for eating lunch. If machines are available for beverages, make sure they are operating and well-stocked. Since time was of the essence, a brown bag lunch with beverages available on or near the premises worked the best.

Publicity/Recruitment Once a date had been set, a site selected and a general format decided upon, it was imperative to have brochures printed as quickly as possible. (See Appendix A)

A survey of the Anglo participants revealed that recruitment came primarily from the brochures placed in strategic areas in the school - WCTI - from the WDC counselors talking to their clients, and friends encouraging each other to attend. Personal contact and encouragement were key factors. One participant responded to a brochure sent by her funeral director.

The funeral directors in the Waukesha area were each sent 8 - 10 brochures with a cover letter (see Appendix B). I met with the Ministerial Association at a monthly board meeting and introduced them to the services of Women's Development Center. I recommend more contact be made with both groups as a recruitment source for this program as well as others.

Other locations to place brochures may be Social Service Agencies Legal Aid Offices, laundromats, supermarkets, beauty parlors, women's centers and women's shelters, minority organizations, churches and synagogues.

Working with the Public Relations Department of WCTI for maximum coverage for news releases and public service announcements was important.

Staff/Presenters/Role Models A project coordinator was essential. In addition to the preparation previously mentioned, group facilitators/speakers were selected and hired, and role models were recruited. The Women's Development Center and Waukesha County Technical Institute were a major source of presenters. Contacting other department heads provided additional suggestions for possible speakers. Ethnic organizations (in this case Hispanic), other women's centers, universities, colleges, banks, were also additional resources. See Appendix C for profiles of the presenters.

The concept of role models was excellent. Without a doubt, they greatly reassured the participants that there was a life after divorce and widowhood. The role models were attractive, articulate, honest and open to sharing personal details that were extremely helpful to many in the group. They helped create an atmosphere which reduced the shame and guilt so frequently associated with these life circumstances. It was helpful to have women who represented a cross section of needs--the older and younger divorcee, with and/or without children; older and younger widows. They may be recruited from former clients who have "made it," students, staff, or friends who are willing to share their stories and methods of coping.

Other staff needed was a secretary for the usual clerical duties, and a translator/interpreter for the Hispanic group.

Community Resources As mentioned in the introduction, a primary focus of this workshop was to provide participants with information about agencies and services that could be of benefit to them. A brochure was compiled of the community resources which would be of particular help to Displaced Homemakers. (See Appendix D) Brochures were obtained from some of the social agencies in the area plus those listed in Appendix E. Many of the brochures were available through the Consumer Education Department of Waukesha County Technical Institute.

Budget Items The following is a list of items considered for this program:

1. Project Coordinator - Salary
2. Clerical - Salary
3. Travel
4. Honorariums for workshop presenters and role models
5. Translator/Interpretor (Hispanic)
6. Recruiter/Workshop Facilitator (Hispanic)
7. Supplies/Printing/Duplicating
    Brochures
    Handouts
    Folders/binders
8. Postage

Other Preparations

1. Sent away for and collected brochures from Social Service Agencies and other resources listed in Appendix E.

2. Compiled community resource folder.

3. Duplicated materials.

4. Wrote letters of confirmation for presenters, role models, and site reservations.

5. Wrote thank you letters to all who assisted.

GOALS AND OBJECTIVES MET BY PROGRAM

Participants were able to:

1. Discuss feelings and attitudes associated with grief, widowhood, and divorce.
2. Assess their personal strengths and weaknesses.
3. Identify areas in which they needed help, the kinds of help they needed and places where that help would be available.
4. Create a personal support group.
5. Identify steps to be taken to create a personal and social life as a single.
6. List community resources available to them for counseling, training, support, etc.
7. Understand components of budgeting, establishing credit, checking accounts, and savings instrument options.
8. Start assessing career and vocational goals and identifying resources to assist in career planning and securing employment.
9. Understand the decision-making process.
10. Develop a personal plan for addressing individual needs.

SESSION I - COPING WITH GRIEF AND LOSS

The purpose of this session is to provide, through group process techniques and experiential learning, an awareness of the nature of the grief process and the development of skills necessary in coping with grief and loss. Essential to that process is the minimization of the Displaced Homemaker's feeling of isolation.

Because of a critical need to interact with others who are experiencing similar situations, the format of the session is that of the group process, promoting dialogue among group participants, and between participant and the facilitators. The primary focus of the facilitator, then, is to provide insight into the phase of the grieving process in which participants find themselves, to give permission to experience and accept the emotions which accompany the process and to structure opportunities for the communications of those emotions and concerns.

Beyond this, the facilitator provides information regarding coping techniques paying specific attention to the concept of loss as it relates to changing social structures, dealing with stress stemming from the upheaval of life plans, managing the multiple role demands of single parenting and time management. This is accomplished through mini-lectures and an open discussion of the topic areas for further clarification.

To further reduce the feelings of isolation and helplessness, it is important at this time, that information be provided about community support groups. See People to People. This information, followed by the role models gives the participant a tremendous lift. Although 90 minutes for the role models may seem a considerable amount of time, much sharing and bonding takes place. At the end of this session, one can expect the participants to discuss their feelings and attitudes about divorce, separation and widowhood with a degree of openness and comfort.

The resource section for this session is very extensive. Those * are particularly pertinent. If you are familiar with some other resources and have found them helpful, make your personal recommendations to the group. It is very important that other resource materials (i.e. referral to appropriate self-help books, community support groups and relevant counseling facilities) be provided to group participants in light of the minimal time frame available. See Appendix D for examples.

Coping with Grief and Loss

I. Introduction by facilitator (10 minutes)

- Registration
- Overview of workshop series
- Anticipated goals
- Self-disclosure - re: personal commitment and experience

II. The Stages of Grief (20 minutes)

- Denial (characterized by numbness, confusion, inability to grasp reality)

- Bargaining (characterized by atypical behaviors and motivated by desire to reverse reality)

- Anger (characterized by blaming and dredging up past history)

- Depression (characterized by self-blaming behaviors, loss of hope)

- Acceptance (characterized by constructive planning, a sense of inner control, sense of hopefulness)

III. "Where Am I Now?" Exercise (15-20 minutes for small groups and 10 minutes for processing)

IV. Break (maximum of 10 minutes)

V. Mini-lecture (20 minutes)

- Loss of social structure; nature of change

- Restructuring of life plans

- Single parenting

- Time management

VI. Open discussion (30 minutes)

VII. Break (maximum of 30 minutes)

VIII. Lunch (30 minutes)

- During lunch, representative of People to People explains group process and support group concept

- Take names of those interested in starting or joining a group

13

Coping with Grief and Loss (continued)

IX. Role Models (4 or more) (90 minutes)

- Each role model shares whatever she wishes regarding her personal circumstances
- Question and answer period

X. Resources (30 minutes)

- Distribute brochures
- Answer questions
- Briefly describe next day's session

"WHERE AM I NOW?" EXERCISE

To be accomplished in small groups of 3 - 4 participants. Participants take approximately 5 minutes each to disclose their reactions to the items below. At the end of the small group interaction, participants return to the large group where the facilitator can process the common emotions and concerns expressed in the context of the grieving process.

- In descriptive terms, indicate your feelings about yourself as a person.
- Indicate your feelings/thoughts about what you imagine your future will hold.
- Indicate three of your most crucial concerns at this time.

15

RESOURCES

GENERAL

The Challenge of Being Single, Marie Edwards and Eleanor Hoover, New American Library, New York: 1975.

First Person Singular: Living the Good Life Alone, Steven, M. Johnson, New American Library, New York: 1978.

Loneliness: The Fear of Love, an Application of Transactional Analysis, Ira J. Tanner, Harper & Row, New York: 1974.

Risking, Dr. David Viscott, Simon & Schuster, New York: 1978.

Learning to Love Again, Mel Krantzler, A Bantam Book, New York: 1977.

The Road Less Traveled, M. Scott Peck, Simon & Schuster, New York: 1978.

DEATH

Death: The Final Stage of Growth, Elizabeth Kubler-Ross, ed., Prentice-Hall, Englewood Cliffs, NJ: 1975.

Good Grief, Granger Westberg, Fortress Press, Philadelphia, PA: 1962.

On Death and Dying, Elizabeth Kubler-Ross, Macmillan Publishing Company, Inc., New York: 1969.

A Grief Observed, C. S. Lewis, Seabury, NY: 1963.

Understanding Grief...A Support Booklet for Widows, Alternatives for Women, 178 Walnut St., Lexington, KY 40507. ($1.60)

DEATH AND CHILDREN

Telling Your Child About Death, Edgar N. Jackson, Hawthorn Books, Inc., New York: 1965.

Teaching Your Child to Cope with Crises, Suzanne Ramas, David McKay C., New York: 1974.

Talking About Death: A Dialogue Between Parent and Child, Earl A. Grollman, Beacon Press (Order from Harper & Row, Scranton, PA): 1976.

DIVORCE AND SEPARATION

* What Every Child Would Like to Know About Divorce, Dr. Lee Salk, Harper & Row Publishers, New York: 1978.

* Women in Transition: A Feminist Handbook on Separation and Divorce, Women in Transition, Inc., Charles Scribner & Sons, New York: 1975.

Living and Loving After Divorce, Catherine Napolitane with Victoria Pelligrino, Segner Books, New American Library, New York: 1978.

Divorce and After, Paul Bohannon, ed., Anchor Books, Doubleday and Company, Inc., New York: 1968.

* What Every Formerly Married Woman Should Know: Answers to the Most Intimate Questions Formerly Married Women Ask. Louise Athern, McKay Co., Inc., New York: 1973.

Survival Guide for the Suddenly Single, Barbara Benson and Ben Bova, St. Martin's Press, New York: 1974.

Toddlers and Parents, T. Berry Brazelton, Delaconnte, New York: 1974

Children of Divorce, Louise J. Despert, M.D., Dolphin Books, New York: 1962.

Divorced in America, Joseph Epstein, E. P. Dutton, New York: 1974.

Space, the Scrapbook of My Divorce, Jan Fuller, Arthur Fields Books, New York: 1973.

The Boys and Girls Book About Divorce, Richard A. Gardner, Bantam Books, New York: 1971.

The Courage to Divorce, Susan Gettleman and Janet Markowitz, Simon and Schuster, New York: 1974.

Talking About Divorce, Earl Grollman, Beacon Press, Boston: 1975.

A Guide for Single Parents, Kathryn Hallett, Celestial Arts, Milbrae, Calif: 1974

Divorce: What A Woman Needs to Know, Barbara Hirsch, Bantam Books, New York: 1975.

The World of the Formerly Married, Morton Hunt, McGraw-Hill, New York: 1966

The American Way of Divorce: Prescription for Change, Sheila Kessler, Nelson Hall, Chicago: 1975

Creative Divorce, Mel Krantzler, M. Evans and Co., New York: 1974.

Single Again, Howard B. Lyman, David McKay, New York, 1976.

The Divorced Mother: A Guide to Readjustment, Carol Mindley, McGraw-Hill, New York: 1969

The Woman Alone, Patricia O'Brien, Quadrangle Books, New York: 1973.

What Shall We Tell The Kids? Bennett Olshaker, Arbor House, New York: 1971.

* Shifting Gears, George O'Neil and Neva O'Neil, Avon Books, New York: 1975.

The Divorcee's Handbook, Louise Rohner, Doubleday, Garden City, N.Y.: 1967.

Uncoupling: The Art of Coming Apart, Norman Sheresky and Marya Mannes, Viking Press, New York: 1972.

Family in Transition, Arlene Skolnick and Jerome Skolnick, Brown, Little, Boston: 1971.

When Parents Divorce: A New Approach to Relationships, Bernard Steinzer, Pantheon Books, New York: 1969.

Booklet for Women who Wish to Determine Their Own Names After Marriage, The Center for a Woman's Own Name, 261 Kimberly, Barrington, Ill. 60010.

The Wisdom of Insecurity, Alan W. Watts, Vintage Books, New York: 1951.

Marital Separation: Coping with the End of a Marriage and the Transition to Being Single Again. Robert S. Weiss, Basic Books, New York: 1975.

SUGGESTED BOOKS FOR CHILDREN OF DIVORCED OR SEPARATED PARENTS

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cellent

Mushy Eggs, Florence Adams, G. P. Putnam and Sons, New York: 1973. (Grades 1-3).

To Live a Lie, Anne Alexander, Atheneum, New York: 1975. (Grades 3 and up).

A Friend Can Help, Terry Berger, Advanced Learning Concepts, Milwaukee, Wis.: 1975. (Grades K-3.)

How Does it Feel When Your Parents Get Divorced? Terry Berger, J. Messner, New York: 1977. (Grades 3 and up).

It's Not the End of the World, Judy Blume, Bantam Books, New York: 1972. (Grades 4-6).

This is a Recording, Barbara Corcoran, Atheneum, New York: 1971. (Grades 5 and up).

Boys and Girls Book About Divorce, Richard Gardner, Bantam Books, New York: 1970. (Grades 5 and up).

Mom, The Wolfman and Me, Norma Klein, Pantheon Books, New York: 1972. (Grades 5 and up).

Emily and the Klunky Baby and the Next Door Dog, Joan M. Lexau, Dial Press, New York: 1972. (Grades 1-3).

Me Day, Joan M. Lexau, Dial Press, New York: 1971. (Grades 1-3).

My Dad Lives in a Downtown Hotel, Peggy Mann, Doubleday, New York: 1973. (Grades 4-6).

Matt Gargan's Boy, Alfred Slote, J. B. Lippincott, Philadelphia: 1975. (Grades 3-5).

A Piece of the World, Mildred Walker, Atheneum, New York: 1972. (Grades 4-7).

LIFE AS A SINGLE

Booklist

Loneliness and Love, Clark E. Moustakas, Prentice-Hall, Inc., Englewood Cliffs, New Jersey: 1972.

*Trust Yourself; You Have the Power, Tony Larsen, Impact Publishers, San Luis Obispo, CA: 1979.

*Making Contact, Virginia Satir, Celestial Arts, Millbrae, CA: 1976.

*Growing Through Divorce, Jim Smoke, Harvest House Publishers, Irvine, CA: 1976.

Back in Circulation, Jean Block.

The Bonds of Acrimony, Rose DeWolf.

Compatible Divorce, Robert Ceit Sherwin.

Making the Best of It, Newton Frohlich.

The Single Parent Experience, Carole Klein.

Publications

A Guide to Pregnancy and Parenthood for Women on Their Own, Patricia Ashdown-Sharp, Vintage Books, NY: 1977.

Bazaar's Guide for Single Mothers: Symposium, Harper's Bazaar, 112: 132-135, Feb. 1979.

Ourselves and Our Children, Boston Women's Health Book Collective, Random House, NY: 1978.

Working Mothers, Jean Curtis, Doubleday, NY: 1975.

Neglected Women: The Educational Needs of Displaced Homemakers, Single Mothers, and Older Women, Carol Eliason, National Advisory Council on Women's Educational Programs, 1832 M St. NW, Washington DC 20036,

MOMMA: The Sourcebook for Single Mothers, Hope, Karol and Nancy Young, New American Library, NY: 1976.

The Employed Female Single Parent, Nancy Hungerford and Beatrice Paolucci, Journal of Home Economics, Nov. 1977, p. 10-13.

Single Parents Are People, Too! How to Achieve a Positive Self-Image and Personal Satisfaction, Carol Vevjoda Murdock, Butterick, NY: 1980.

Resource Management for Single Parents, Sharon Y. Nickols, Journal of Home Economics, Summer 1979.

The Working Mother's Complete Handbook, Gloria Norris and Jo Ann Miller, Dutton, NY: 1979.

The Mother Who Works Outside the Home, Sally Wendkos Olds, Child Study Press, NY: 1975.

Single Parent Magazine, (Journal published by Parents Without Partners 7910 Woodmont Ave., Washington, DC 20014).

Economics and the Single Mother Family, Clair Vickery, Public Welfare, Winter 1978.

Going It Alone: The Family Life and Social Situation of the Single Parent Robert S. Weiss, Basic Books, NY: 1979.

Women in Transition: A Feminist Handbook on Separation and Divorce, Women in Transition, Charles Scribners Sons, NY: 1975.

* Creative Survival for Single Mothers, Persia Woolley, Celestial Arts, Millbrae, CA: 1975.

SELF-DEVELOPMENT

* How to Be Your Own Best Friend, Mildred Newman and Bernard Berkowitz, Ballantine, New York: 1974.

A Guide to Developing Your Potential, Herbert A. Otto, Wilshire Books, North Hollywood, CA: 1970.

A Life of Your Own: A Woman's Guide to Living Alone, Harriet Labarre, David McKay Company, New York: 1972.

Live Alone and Be Happier than Anybody, Harriet Labarre, Popular Library, New York: 1977.

EMPLOYMENT

The Job Hunter's Kit, American Association of University Women, Washington, DC: 1979.

New Life Options: The Working Woman's Resource Book, Rosalind K. Loring and Herbert A. Otto, eds., McGraw-Hill Book Company, New York: 1976.

The Working Woman: A Handbook, Sheed Andrews and McMell, Inc., Kansas City: 1977.

What Color Is Your Parachute?, Richard N. Bolles, Ten Speed Press, Berkeley, CA: 1977.

Time for a Change: A Woman's Guide to NonTraditional Occupations, Constance Drake Cauley, TERC, Inc., Technical Education Research Centers, 44 Brattle St., Cambridge, MA 02138. ($4 plus shipping).

WIDOWHOOD

Widow, Lynn Caine, Bantam Books, New York: 1975.

* Coping: A Survival Manual for Women Alone, Martha Yates, Prentice-Hall, Inc., Englewood Cliffs, NJ: 1976.

Helping Each Other in Widowhood, Phyllis Silverman, et al., Health Sciences Publishing Corp., New York: 1974.

Lifelines, Lynn Caine, Dell Books, New York: 1979.

Bereavement, Colin M. Parkes, International Universities Press, New York: 1972.

Loss and Change, Peter Marris, Random House, New York: 1974.

Someone You Love Is Dying, Martin Shepard, Crown Publishers, Inc., New York: 1975.

Loneliness, Robert S. Weiss, MIT Press, Cambridge, MA: 1973.

Adjustment to Widowhood and Some Related Problems, Cecil Strugnell, Health Sciences Publishing Corp., New York: 1974.

If You Will Lift the Load, I Will Lift It Too, Phyllis Silverman, et al., Jewish Funeral Directors, 10 E. 40th St., New York, NY 10016 or Highly Specialized Promotion, 391 Atlantic Ave., Brooklyn, NY 11201: 1976.

Young Widow, Jane Seskin, Ace Books, New York: 1975.

Lines of Transition, Heather L. Ross and I. V. Sawhill, Urban Institute, Washington, DC: 1975.

Loss and Grief, Drs. Bernard Schoenberg and A. Carr, et al., Columbia University Press, New York: 1973.

*How to Survive the Loss of a Love, Melba Colgrove, Harold H. Bloomfield, and Peter McWilliams, Bantan Books, New York: 1976.

Widows and Widowhood: A Creative Approach to Being Alone, James A. Peterson and Michael P. Briley, Association Press, New York: 1977.

The Broken Heart, James J. Lynch, Basic Books, Inc., New York: 1977.

LEGAL

You and the Law, Reader's Digest Association, Inc., Pleasantville, NY: 1977.

How to Avoid Probate, Norman F. Dacey, Crown Publishers, Inc., New York: 1971.

TEN COMMANDMENTS FOR FORMERLY MARRIEDS

1. THOU SHALT NOT LIVE IN THY PAST.
2. THOU SHALT BE RESPONSIBLE FOR THY PRESENT AND NOT BLAME THY PAST FOR IT.
3. THOU SHALT NOT FEEL SORRY FOR THYSELF INDEFINITELY.
4. THOU SHALT ASSUME THY END OF THE BLAME FOR THY MARRIAGE DISSOLVEMENT.
5. THOU SHALT NOT TRY TO RECONCILE THY PAST AND RECONSTRUCT THE FUTURE BY A QUICK, NEW MARRIAGE.
6. THOU SHALT NOT MAKE THY CHILDREN THE VICTIMS OF THY PAST MARRIAGE.
7. THOU SHALT NOT SPEND ALL THY TIME TRYING TO CONVINCE THY CHILDREN HOW TERRIBLE AND EVIL THEIR DEPARTED PARENT IS.
8. THOU SHALT LEARN ALL THOU CAN ABOUT BEING A ONE PARENT FAMILY AND GET ON WITH IT.
9. THOU SHALT ASK OTHERS FOR HELP WHEN THOU NEEDEST IT.
10. THOU SHALT ASK GOD FOR THE WISDOM TO BURY YESTERDAY, CREATE TODAY AND PLAN FOR TOMORROW.

Smoke, Jim. Growing Through Divorce.
Harvest House Publishers, Irvine, CA; 1976

PEOPLE TO PEOPLE

Waukesha County Technical Institute
800 Main Street, Pewaukee, WI 53072

Self-Help, Mutual Support Discussion Groups

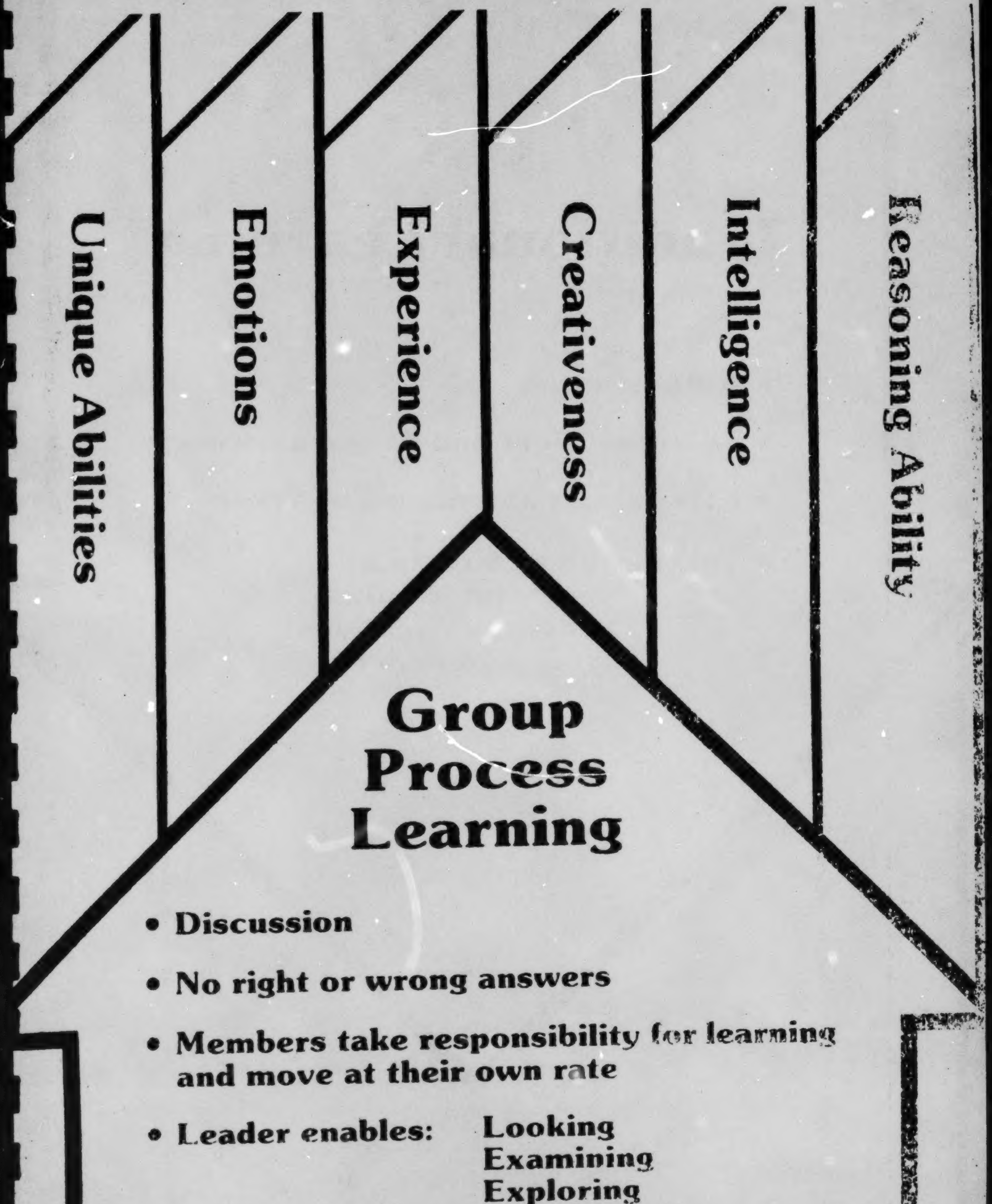
Mental Health education needs are increased by two current social trends: loss of community and increase in family mobility. Past generations relied on extended families and neighbors for emotional support and advice in dealing with problems and crises. Today extended families are rare; society is typified by its anonymity. We find therefore, in a period of rapid social change and new and intensified problems, that families and individuals are without the traditional means of family and neighborhood support systems.

The question arises as to whether or not there are sufficient community resources to adequately service people whose personal problems are not so serious as to require psychiatric intervention. To provide these resources would require augmentation of services at the prevention level. This is the level at which education can be most usefully applied. And this is where trained para-professionals can be used in a responsible and creative self-help service to meet the stresses and coping needs of a vast number of people in the community.

The goal of the "People to People" program, sponsored by two agencies is to provide a network of community based mutual support groups using education as a vehicle to prevent personal catastrophe and to encourage healthier functioning. The focus is on presentation of stimulating material by a para-professional group leader, who then facilitates others in the group to participate by sharing their own experiences in problem areas determined by the participants. The rationale is that movement toward healthier functioning can occur if persons are given appropriate and meaningful support, confrontation and challenge.

The concept, then, is to provide a structure for implementing a county wide preventive program in a non-threatening setting, where persons are invited to spend time together sharing problems, pleasure, experiences and skills.

Group facilitators receive intensive training in the fall of each year, continuous inservice, and related statewide workshops throughout the year.



Unique Abilities

Emotions

Experience

Creativeness

Intelligence

Reasoning Ability

Group Process Learning

- Discussion
- No right or wrong answers
- Members take responsibility for learning and move at their own rate
- Leader enables: Looking
  Examining
  Exploring
  Understanding

Traditional Learning

- Authoritarian
- Lectures; right and wrong answers
- Class starts and moves together
- Teacher gives directions
  gives information
  answers questions
  refers to experts

SESSION II - LOOKING AT AREAS OF CONCERN

The purpose of this session is to assist participants to more clearly define areas of strengths (or "no problems") and areas of concern. The grid chart is a useful tool to realistically analyze and narrow down the problem areas.

Through the interaction exercise, the individual is able to identify where change is possible and facilitate a path where change is desirable.

Analysis of the problem-free areas enables the participant to gain confidence through an awareness that she is in control of much of her life. After this process, she is ready to identify a common trend or theme among the concerns she wishes to change.

Some attention needs to focus on nutrition and wellness, as well. Frequently Displaced Homemakers are not aware of, nor coping with, changes in eating and dining habits, lack of physical exercise, or an increased dependency on chemical substances. After many years of meeting the wishes of others--whether spouse and/or children, very seldom is thought given to a fulfillment of personal needs. It is essential that "permission" be given to cater to themselves in the preparing of foods to their taste, developing a personal exercise program, starting to really care for themselves.

This session enables the participants to assess their personal strengths and weaknesses, identify areas in which they need help, the kinds of help needed and places where that help may be available. They have a better understanding of the community resources available. There is an increased awareness of the need to look to themselves for care and consideration and the right to consider their wishes above others.

Assessment of Areas of Concern

I.	Introduction to the objectives of the session	(10 minutes)
II.	Exercise - Grid Assessment Tool	(10-15 minutes)
III.	Exercise - Grid Analysis discussion with another participant regarding thematic areas of strengths and areas of concern	(30-40 minutes)
IV.	Break	(10 minutes)
V.	Exercise - Wish Fulfillment	(25 minutes)
VI.	Sharing - Questions/Discussion Information about community resources for assistance (see Appendix D)	(Remainder of time)
VII.	Break	(15 minutes)
VIII.	Lunch Brown bag lunch with role models	(45 minutes)
IX.	Lecture Mini-lecture on Nutrition	(45 minutes -1 hour)
X.	Lecture Mini-lecture on Wellness	(45 minutes -1 hour)
XI.	Resource information	(15-30 minutes)

EXERCISES - SESSION II

I. Grid Analysis

- Pair off for informal discussion about strengths identified in the grid analysis.
- Strengths, or "no problem" areas are to be discussed.
- The participants analyze areas of concern to identify a connection and/or common theme among them.
- The identification of a problematic theme usually discloses that the resolution of one problem will lead to the elimination of several others.

II. Wish Fulfillment

- Pair off for sharing.
- Each participant is allowed to share up to five wishes, time permitting.
- These wishes if granted would improve personal problem areas identified through the grid exercise.
- As wish scenarios are shared, it is important to identify positive details of change.

Directions for Exercise

Rating of items. Place a check for the appropriate column.

A) No problem--happy.
B) Slight problem.
C) Moderate problem.
D) Considerable problem.
E) Problem for more than a year.
F) Chronic problem throughout your life.

*Assessment of Areas of Concern

		A	B	C	D	E	F
1.	Values						
2.	Goals						
3.	Risk/commitment						
4.	Time management/pacing						
5.	Listening						
6.	Assertiveness						
7.	Intellectual ability						
8.	Artistic						
9.	Education						
10.	Social concerns						
11.	Political concern						

---

*Some items may not apply to all participants.

	A	B	C	D	E	F
12. Work						
13. Finances						
14. Status						
15. Privacy/freedom						
16. House/home						
17. Emotional well being						
18. Personal achievement/success						
19. Confidence						
20. Optimism						
21. Surrender/letting go						
22. Faith/spiritual well being						
23. Imagination/creativity						
24. Love/friendship						
25. Family closeness						
26. Children						
27. Spouse						
28. Parents						
29. Brothers and sisters						

	A	B	C	D	E	F
30. Health						
31. Exercise						
32. Eating						
33. Smoking						
34. Drugs/drinking						
35. Relaxation						
36. Hectic life style						
37. Boredom						
38. Recreation						

Directions to Complete Exercise

Circle the numbers you would like to work on.

Prioritize items according to immediacy of need.

Developed by The Women's Development Center Waukesha County Technical Institute.

DIETARY GOALS OF U.S. AS SET BY
SENATE SELECT COMMITTEE ON NUTRITION AND HUMAN NEEDS

1. Increase carbohydrate consumption to 55-60% of total calorie intake.
2. Reduce overall fat consumption from 40% to 30% of total calorie intake.
3. Reduce saturated fat to 10% total intake and
   polyunsaturated to 10%, and
   monounsaturated to 10%.
4. Reduce cholesterol consumption to 300 mg/day.
5. Reduce sugar intake by 40% to a level of 15% of total intake.
6. Reduce salt intake by 50-85% to a level of 3 g./day.

To implement these goals, Committee suggests:

1. Increase consumption of fruit and vegetables and whole grains.
2. Decrease consumption of meat and increase consumption of fish and poultry.
3. Decrease foods high in fat and partially substitute polyunsaturated fats for saturated.
4. Substitute non-fat milk for whole milk.
5. Decrease consumption of butterfat, eggs and other high-cholesterol foods.
6. Decrease consumption of sugar and foods high in sugar.
7. Decrease consumption of salt and foods high in salt.

These goals have been endorsed by the American Dietetic Association.

In 1977 a goal was added to avoid overweight.

BASIC FOUR MENU GUIDE

MILK GROUP: 2-4 cups daily

Includes milk, buttermilk, yogurt, ice cream and cheese
Recommended allowances:
Children: 2-3 cups
Teenagers: 4 or more cups
Adults: 2 or more cups

Calcium equivalents for 1 cup milk:

1-1/3 oz. Cheddar Cheese
1-1/2 c. Cottage Cheese
1 pt. ice cream

MEAT GROUP: 2 svg. daily

Includes beef, veal, pork, lamb, poultry, fish, eggs.
Alternate sources of protein include dry beans, dry peas, nuts and peanut butter.
Consider as one serving.

2-3 oz. cooked meat, fish or poultry
2 eggs
1 c dry beans, peas or lentils cooked
4 tbsp. peanut butter

VEGETABLE - FRUIT GROUP: 4 servings daily

Include one serving of citrus fruit or tomato daily and one serving of a dark green leafy vegetable, deep yellow vegetable, or yellow vegetable 3 - 4 times a week.

Consider as one serving

1/2 c. fruit or vegetable
1 med. apple, banana or potato
1/2 grapefruit or cantaloupe

BREAD CEREAL GROUP: 4 servings daily

Includes breads, cereals, cornmeals, grits, crackers, pasta, rice and quick breads. These products should be made from whole grain, enriched or restored cereals.

Consider as one serving

1 slice bread
3/4-1 cup ready to eat cereal
1/2-3/4 c. cooked cereal, rice, macaroni, noodles or spaghetti

SNACK GUIDE FOR HEALTHY TEETH

Eliminate sugary, gooey foods; and in the interest of other areas of health, cut down on salt and fat. Saccaharin is not a recommended sugar substitute for children.

Milk - white

Hot carob drink

Cheese, cheese spreads, dips using base of sour cream, half and half, or pureed cottage cheese

Plain yogurt, frozen yogurt with added fruits

Cottage cheese and fruit

Seeds - Sunflower, pumpkin, soybean, sesame

Meat cubes - Left-over chicken, beef, ham, pork, turkey

Eggs - hard boiled

Soup

Peanut butter - without added sugar ("old-fashioned style")

Fruit and vegetable juices - unsweetened orange, apple, grape, grapefruit, tomato, pineapple, cranberry

Peanuts and other nuts

Tofu dips, tofu and peanut butter spread, tofu snacks

Vegetables - carrots, cauliflowerets, cucumber, celery, green peppers, tomatoes, lettuce wedges, mushrooms, fresh broccoli

Fruits - fresh and/or packed in natural juice or water, oranges, grapefruits, tangerines, plums, apples, pears, peaches, nectarines, cherries, strawberries, grapes, melons, pineapples, raspberries, watermelon

Dill pickles, olives

Whole grain bread or toast

Popcorn, whole wheat crackers

Pretzels (preferably unsalted)

Pizza

Ready-to-Eat Cereals and glass of milk (those cereals with 15% sugar or less)

Cooked cereals (especially Oatmeal, Cream of Wheat, Malt-O-Meal)

Sugarless gum

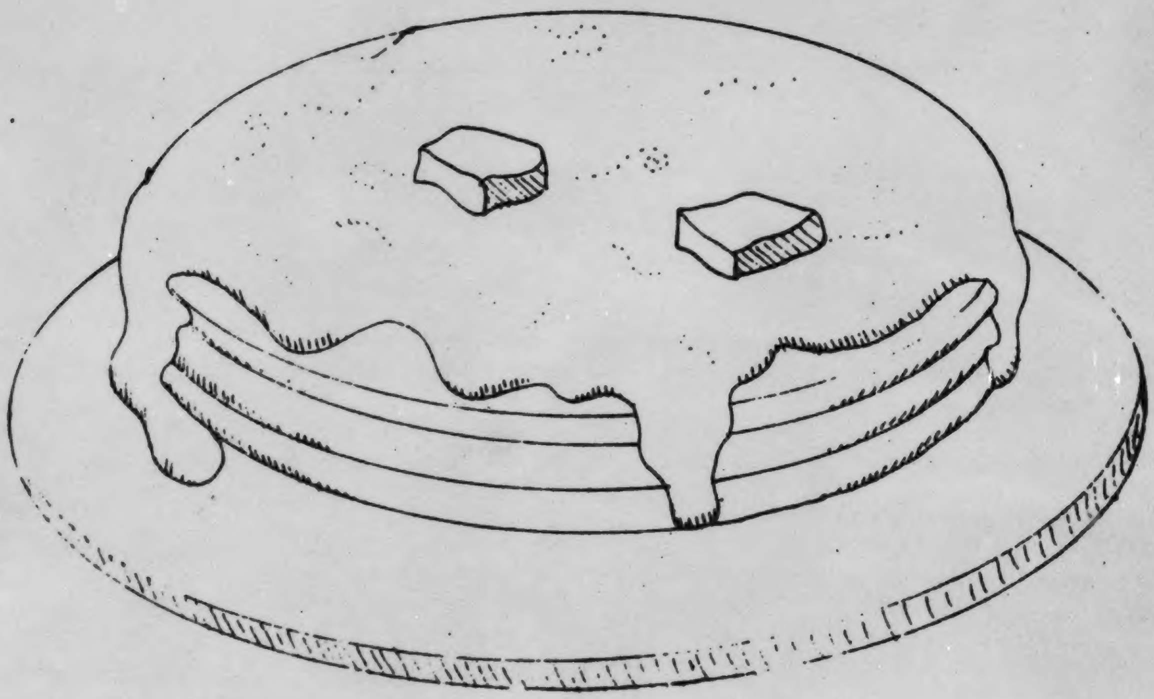
Protein Pancakes:

1 cup	creamed cottage cheese
6 eggs	
½ cup	flour
¼ t.	salt
¼ cup	milk
½ t.	vanilla
¼ cup	vegetable oil

Place all ingredients in blender jar. Cover and blend on high for 1 minute. Fry.

ADDITIONAL HINTS: Add any leftover cooked vegetables (carrots, pumpkin, squash, potatoes, peas, etc.) or fresh fruit (apples slices, banana, pineapple, fresh berries, etc.).

Also try this batter as waffles!



PROTEIN PANCAKES

FEELING GOOD

WELLNESS FOR THE DISPLACED HOMEMAKER

I. **Wellness:** Feeling good about myself and life. "I'm OK without being married." I can count on me to take care of myself." This is the biggest self- encounter in the world.

II. **Body/Mind/Spirit** are involved and play into wellness and disease

III. **Grief and Depression** in loss of housewife role:

Symptoms of depression
Role of disease

IV. **Sick ways of Handling Loss:**

Abuse or neglect with food, alcohol/drugs, smoking, reckless driving, compulsive behavior
How serious is serious?

V. **Healthy Ways of Handling Loss:**

Feel and express the pain.
Reach out for support and interdependence.
Let go of unrealistic guilts, blaming self for failure of the relationship.
Forgive yourself.
"I forgive and accept."
(Acceptance vs. approval)

VI. **Self-responsibility:** Choosing to be well and happy

VII. **Aspects of Wellness:**

A. Exercise: reverses depression; creates a state of well-being
B. Nutrition
C. Stress reduction
    Self talk about separation/divorce/death.
    Ask: What do I need to be centered?

GO SLOW WITH ANY CHANGE!

Mary Lee Smullen Croatt, R.N., B.S.N.
Health Workshops & Consultations
19501 W. Pinecrest Lane New Berlin, Wisconsin 53151 414/786-6678

FEELING
GOOD

WELLNESS BEHAVIOR FOR EVERYDAY

I. If you choose to drink alcohol, limit it to at most, one to two drinks.

II. Eat three balanced, moderate meals per day, without snacks.

III. Eat breakfast.

IV. Keep a normal weight.

V. Maintain regular exercise.

VI. Get enough sleep.

VII. No smoking.

VIII. Good thinking.

IX. Good expression of feelings.

X. Good fun.

SESSION III - FINANCIAL SURVIVAL

The purpose of this session is to assist Displaced Homemakers to cope with basic financial skills. Many women have either been prevented or sheltered from having to deal with budgets, balancing a checkbook, securing credit or making investments. It is not until forced by circumstance that the realization they are unprepared is upon them.

Additional materials are also included which we have deemed beneficial to the participants such as Understanding a Bank Statement, Renter's Checklist, and Family Law Attorney Checklist.

The day was originally planned to include information about Wills and Estate Planning. See Appendix F. Because the opportunity presented itself to hear Laurie Shields, (see Appendix G) at a seminar offered by the Women's Development Center, it was therefore decided to merely provide information. The outlines were offered as a guideline to help the participants become aware of some of the issues to discuss with legal advisors.

This session provides an understanding of the components of budgeting, establishing credit, checking accounts, and savings instrument options. In addition there is a greater awareness of the resources available for consumer education and information in regard to credit, insurance, automobile purchasing and/or other areas of interest.

Financial Survival

I. Lecture - Financial Planning (2 hours with 10 minute break)

1. Budgeting

   Keeping a budget
   Staying within a budget
   Why?

2. Checking Accounts

   Shopping for Financial Institution
   Convenience
   Balancing the checkbook
   Automatic deposits (social security, etc.)

3. Savings Instruments

   Bonds/treasury bills
   Certificates of deposit
   Savings accounts
   Money market funds
   Other

4. Credit

   First time user
   Credit evaluation by ledger
   Shopping for best rates
   Wise use of credit
   Credit reporting

II. Break (allow 15 minutes)

III. Lunch (45 minutes-1 hour)

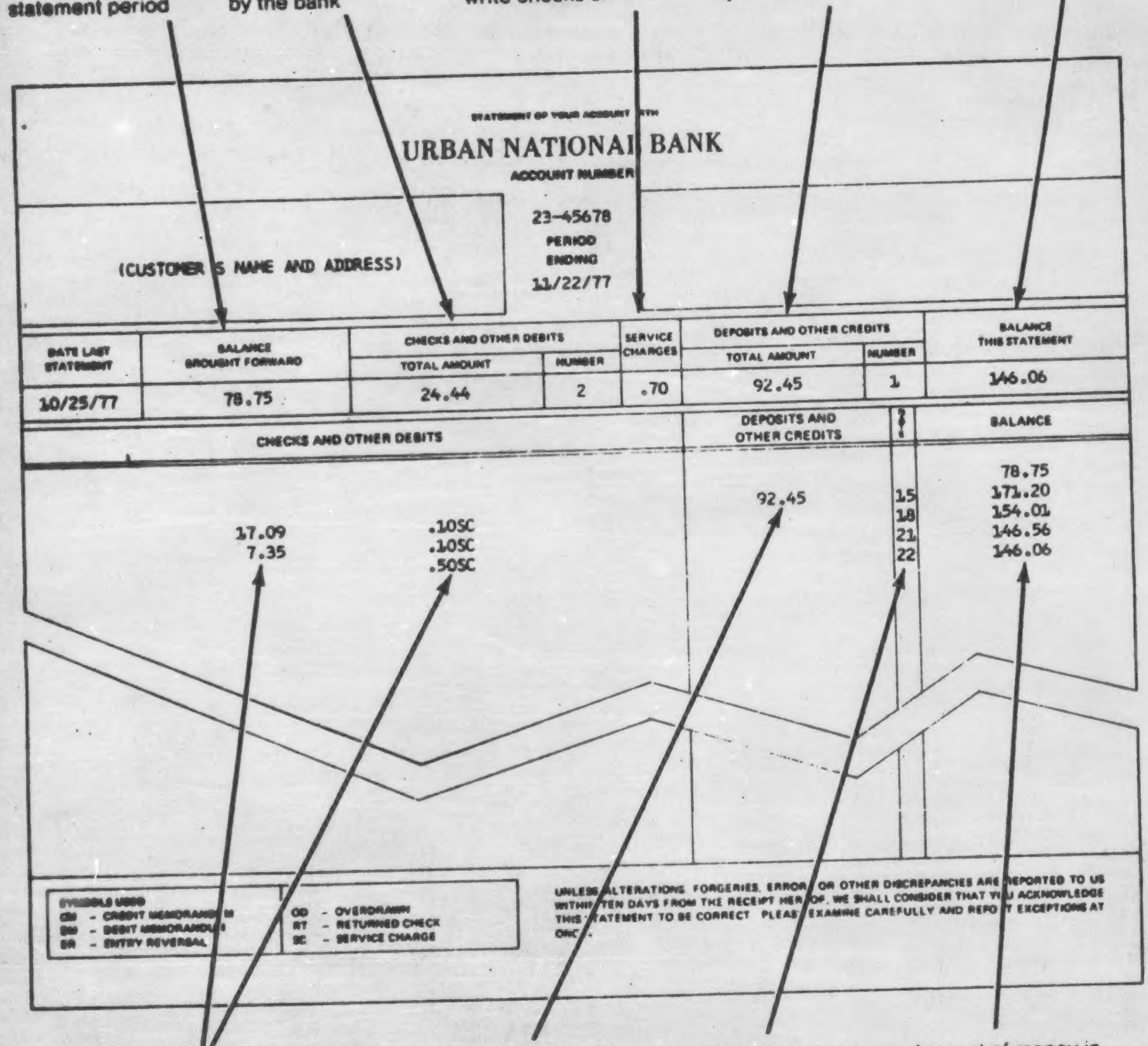
Brown bag lunch with role models sharing personal stories and answering questions

IV. Optional time structure (1-1/2-2 hours)

Wills and estate planning
Other programming of interest

Understanding a Bank Statement

Usually once a month the bank returns cancelled checks (those that have been paid by the bank) to the customer together with a bank statement. The purpose of the statement is to provide you with a summary of all deposits recorded and all checks that the bank has paid.



Amount of money in your account at beginning of the statement period

Dollar amount and number of all of your checks paid by the bank

Fees charged by the bank for you to have an account and to write checks on it

Dollar amount and number of all of your deposits recorded by the bank

Amount of money in your account at end of the statement period

STATEMENT OF YOUR ACCOUNT WITH

URBAN NATIONAL BANK

ACCOUNT NUMBER

23-45678

PERIOD ENDING

11/22/77

(CUSTOMER'S NAME AND ADDRESS)

DATE LAST STATEMENT	BALANCE BROUGHT FORWARD	CHECKS AND OTHER DEBITS		SERVICE CHARGES	DEPOSITS AND OTHER CREDITS		BALANCE THIS STATEMENT
		TOTAL AMOUNT	NUMBER		TOTAL AMOUNT	NUMBER	
10/25/77	78.75	24.44	2	.70	92.45	1	146.06

CHECKS AND OTHER DEBITS		DEPOSITS AND OTHER CREDITS		BALANCE
				78.75
		92.45	15	171.20
17.09	.10SC		18	154.01
7.35	.10SC		21	146.56
	.50SC		22	146.06

SYMBOLS USED
CM - CREDIT MEMORANDUM
DM - DEBIT MEMORANDUM
ER - ENTRY REVERSAL
OD - OVERDRAWN
RT - RETURNED CHECK
SC - SERVICE CHARGE

UNLESS ALTERATIONS, FORGERIES, ERRORS OR OTHER DISCREPANCIES ARE REPORTED TO US WITHIN TEN DAYS FROM THE RECEIPT HEREOF, WE SHALL CONSIDER THAT YOU ACKNOWLEDGE THIS STATEMENT TO BE CORRECT. PLEASE EXAMINE CAREFULLY AND REPORT EXCEPTIONS AT ONCE.

A separate listing of each check paid by the bank and each service charge (fee)

A separate listing of each deposit recorded by the bank

Date of each transaction

Amount of money in the account each date checks are paid or deposits recorded

Balancing the Check Register With the Bank Statement

If your check register is correct, it should balance with the bank's record as shown on the bank statement. To balance the register with the statement, you may need to make some adjustments, using the reconciliation form.

Shown below is your check register and a reconciliation form usually found on the back of the bank's monthly statement. Compare the balance found on the register page with the balance on the monthly statement from Activity Master 9. Reconcile the two balances by filling in the reconciliation form at the bottom of this page.

Steps to follow:

- Check off the cancelled checks and deposit entries on your check register.
- Enter any service charges from the bank in your register. Find the new balance.
- Add to the balance shown on the bank statement any deposits shown in your register but *not* on the statement. Find the new balance.
- Subtract from the balance shown on the statement the amount of any checks you wrote that do *not* appear on the statement. Find the new balance.
- Now compare the balance on the register with the new statement balance. If they still do not equal each other, check your addition and subtraction in the register and on the reconciliation form. If it is still impossible to find the error, contact your bank.

PLEASE BE SURE TO DEDUCT ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO.	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK	√ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT	BALANCE
							78 75
—	11/14	TO/FOR Deposit (paycheck)				92 45	92 45 171 20
215	11/16	TO/FOR Landon's Inc. Pair of slacks	17 09		.10		17 19 154 01
216	11/20	TO/FOR Disco-Mart Records	7 35		.10		9 45 146 56
217	11/22	TO/FOR Henry's Auto Store Parts	6 30		.10		6 40 140 16
—	11/22	TO/FOR Deposit - check from Ed Pendowski for stereo				96 00	96 00 236 16
		TO/FOR					
		TO/FOR					

1 ENTER THE ENDING BALANCE SHOWN ON THIS STATEMENT 146.06

2 ENTER THE TOTAL OF ANY DEPOSITS MADE BUT NOT SHOWN ON THIS STATEMENT . . . . + 96.00

3 ADD ITEMS 1 AND 2 ABOVE 242.06

4 SHOW TOTALS OF CHECKS OUTSTANDING FROM THE COLUMN TO THE RIGHT . . . . − 6.40

5 SUBTRACT LINE 4 FROM LINE 3. THIS FIGURE SHOULD AGREE WITH THE BALANCE SHOWN IN YOUR CHECKBOOK. $ 235.66

LIST CHECKS OUTSTANDING

CHECK NO.	AMOUNT	
217	6	30
Service charge		10
TOTAL $	6	40

Finding the Errors

Gordon Hanrahan wrote a check for $54.90. He thought he had a large enough balance in his checking account to cover it, but the check came back from the bank marked "Not Sufficient Funds." He didn't have enough money in his account after all. See if you can find the mistakes Gordon made in his check register. What is the real balance Gordon has in his account?

PLEASE BE SURE TO DEDUCT ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO.	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK	√ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT	BALANCE
							198 50
							17 25
309	5/12	Paul's Pizza Palace	17 15		.10		181 25
							103 90
310	5/13	Golden California Insurance Co. Auto Insurance	103 80		.10		285 15
							51 60
—	5/14	Deposit paycheck				51 60	336 75
							28 95
311	5/14	Morgan's shoe store Shoes	28 95				317 80
							53 50
312	5/15	Sunshine TV Repairs	53 40		.10		264 30
							17 35
313	5/17	Record Mart Records	17 25		.10		246 95

Correct figures

BALANCE
198 50
17 25
181 25
103 90
77 35
51 60
128 95
29 05
99 90
53 50
46 40
17 62
28 78

NOTE: This is a portion of the bank statement that will be sent later to Gordon Hanrahan. It will help you find the errors. The bank has not yet charged the 50¢ monthly maintenance fee so you do not have to consider it. Use the back of this sheet to do your figuring.

STATEMENT OF YOUR ACCOUNT WITH

URBAN NATIONAL BANK

ACCOUNT NUMBER

GORDON HANRAHAN

PERIOD ENDING

DATE LAST STATEMENT	BALANCE BROUGHT FORWARD	CHECKS AND OTHER DEBITS: TOTAL AMOUNT	CHECKS AND OTHER DEBITS: NUMBER	SERVICE CHARGES	DEPOSITS AND OTHER CREDITS: TOTAL AMOUNT	DEPOSITS AND OTHER CREDITS: NUMBER	BALANCE THIS STATEMENT

CHECKS AND OTHER DEBITS		DEPOSITS AND OTHER CREDITS	DATE	BALANCE
				198.50
			13	181.25
17.15	.10SC	51.60	14	232.85
			17	203.80
28.95	.10SC		18	99.90
103.80	.10SC		19	82.28
17.52	.10SC			

Endorsing a Check

Chester Franklin

ENDORSEMENT IN BLANK

Like cash, a check can change hands many times. However, unlike cash, a check must be endorsed or signed on the back by the holder of the check each time it is given to a new owner. The two most common types of endorsements are endorsement in blank and special or restrictive endorsement.

When you receive a check and sign only your name, the check has been endorsed in blank. It can be re-endorsed and cashed by anyone who may get it. To be safe, endorse a check in blank only at the time and place you are cashing or depositing it.

A special or restrictive endorsement names the person or organization that has the right to receive or transfer the check. If you want to transfer the check to a specific party, then you can endorse the check by writing "Pay to the order of ____________________" above your signature. Now, only the person named in the endorsement can cash or re-endorse the check.

If you want to deposit the check in your account at a bank or savings and loan association, you can endorse it by writing the words "For deposit only" or "Pay to the order of ____________________" above your signature. This is an instruction to deposit the funds only in your account.

For deposit only
Chester Franklin

SPECIAL/RESTRICTIVE ENDORSEMENT

Pay to the order of
Urban National Bank
Chester Franklin

SPECIAL/RESTRICTIVE ENDORSEMENT

Kim Myles made a check out to you. You want to cash it at the service station. The station attendant told you to sign it over to Olson's Service Station. Show the endorsement below:

Pay to the order of
Olson's Service Station
Students' signature

Jane Matthew wants to mail a check to the Urban National Bank for deposit in her personal account. Show the proper endorsement below:

For deposit only
Jane Matthew

or

Pay to the order of
Urban National Bank
Jane Matthew

Equal Credit Opportunity

The Equal Credit Opportunity Act became law in 1975. The new law made it illegal to deny credit to women just because they were women. Further discrimination in lending practices was outlawed by Regulation B, an amendment to the Equal Credit Opportunity Act. Regulation B makes it unlawful to discriminate in lending practices on the basis of race, color, religion, national origin, age, or receipt of public assistance.

The major parts of the Equal Credit Opportunity Act and Regulation B are:

On Applications for Credit, a Creditor:

- may gather any information except that which is specifically prohibited. A creditor may always gather information about age, sources of income, permanent residence and immigration status, previous credit histories, previous names used for credit, previous accounts, and a list of assets.
- must tell you that you do not have to disclose income from alimony, child support, or maintenance payments if you will not be relying on that income to obtain credit. However, if you wish to rely on such income, the creditor may request information as to its source.
- may not discourage you from applying for credit on the basis of sex, age, race, color, religion, national origin, or receipt of public assistance.
- may not ask your marital status if you apply for an unsecured separate account, except in a community property state.
- must provide, if requested, the reasons for any denial of credit.

In Deciding on Applications, a Creditor:

- may not refuse to grant you a separate account on the basis of sex, race, color, religion, or national origin.
- may consider information about your spouse only when your spouse will be using or will be liable for the account, or when you are relying on your spouse's income or property.
- must consider alimony, child support, or maintenance payments as income as long as they are likely to be consistently made.
- must consider the credit history, when available, of joint accounts of the applicant and spouse.
- must consider any information which may indicate that the credit history being considered does not accurately reflect the applicant's creditworthiness.
- must consider, if available and requested, the credit history of any account in the name of the applicant's spouse or former spouse which can accurately show his or her credit worthiness.
- must allow you to use your birth-given surname or a combined surname.

May/Must a creditor . . .

1. Discourage a person from applying for credit because that person is unmarried or a member of a certain ethnic group? Yes [✓ No]
2. Refuse to allow a married customer to have an account separate from that customer's husband or wife? Yes [✓ No]
3. Ask for information about a husband or wife if that person will also be using the account? [✓ Yes] No
4. Tell applicants of reasons they were denied credit if the applicants ask for this information? [✓ Yes] No
5. Refuse to consider a spouse's income when deciding on an application? Yes [✓ No]

RENTERS' CHECKLIST

	Apt. 1	Apt. 2	Apt. 3
Address			
Is the apartment close to public transportation?			
What is the monthly rent?			
How many rooms?			
Is it furnished or unfurnished?			
What is the length of lease?			
Options for renewal?			
Can you sublet?			
What is the amount of the security deposit?			
Who pays utilities?			
Average monthly cost?			
Who pays heat?			
Average monthly cost?			
Are pets allowed?			
Are there extra fees for:			
Storage space?			
Air conditioning?			
Parking space? (outdoor, indoor, covered)			
Use of swimming pool?			
Use of tennis courts?			
Is there a resident manager or superintendent?			
What are the garbage disposal facilities?			
Is there laundry equipment in the unit?			
Is the laundry room safe?			
Are laundry room hours assigned?			
What are the provisions for mail and parcel delivery?			
What are the security provisions?			
Are the stairs well-lighted?			
Are there safe fire exits?			
Is there a smoke detector system?			
Is the general layout of the unit good?			
Is the bathroom clean?			
Is there adequate hot water?			
Will the unit be painted or decorated before you move in?			
Are there "house rules"? (e.g., no TV or stereo at certain times)			
Is there adequate closet space?			
Is there a dead-bolt lock on the door? A peephole?			
Can you install your own lock?			
Is the kitchen clean?			
Adequate cupboard space?			
Appliances included?			
Exhaust fan?			
Are drapes included? Carpeting?			
Are there sufficient (2-3 per room) electrical outlets?			
Is there adequate ventilation?			
Can windows be opened?			
Are there screens?			
Are there storm windows?			
Will the outside of the windows be cleaned by building maintenance?			
What are the other tenants like? (age, children)			
Other (comments, impressions)			

TEN POINT CHECKLIST:
WHAT TO LOOK FOR IN SELECTING A FAMILY LAW ATTORNEY

______ 1. Honest evaluation of client's situation, such as what is and is not allowed by law, financial and emotional costs of a legal dispute, attitudes of local judges on various issues, need for client to get along with ex-spouse in the future, etc.

______ 2. Clear explanation of the law, the process, and all options open to the client, including positive and negative aspects of each option.

______ 3. Complete attention to the client and well-developed listening skills, not only as to the facts relevant to the law, but as to what the client expects in the way of style, approach, interim arrangements, communication, and final resolution.

______ 4. Written fee agreement and straightforward explanation, including amount and use of retainer, billing procedure, payment expectations, estimates of total fees and costs, if requested.

______ 5. Willingness to wait to start an action, except under extreme circumstances, (abuse, child removal, waste of assets, etc.).

______ 6. Advice about procedures prior to the start of the action which will palce the client in the best legal position in accordance with his/her wishes and within the confines of the law.

______ 7. Referrals to community resources and mental health professionals for assistance prior to and/or during any legal process.

______ 8. Participation by both the client and the attorney in planning sessions; all major decisions are made by the client after having been advised by the attorney; assurance that copies of all incoming or outgoing correspondence relating to the case are sent to the client.

______ 9. Based on past history and reputation, expertise in the field of family law.

______ 10. Honesty, highest ethical standards, professional competence, good judgment, concern, sincerity, responsiveness, accessability, and a sense of humor.

TEN SHOPPING IDEAS THAT SAVE MONEY

1. Compare Values. Don't be a one-store shopper. Today the same vacuum cleaner, tire, or shirt is packaged under different names and sold by different stores at various prices. Be sure when you are buying a large item to shop at least three stores.

2. Select basic quality and styles. The simpler the styling or design of an item, the larger the proportion of its cost goes into the actual materials or construction. Clothes and furniture with clean lines and simple detail, and unadorned appliances and cars, are less costly to buy and maintain.

3. Buy-according to intended use. In food, buy the more carefully-selected Grade A products when appearance is important but the lower-cost B and C grades for cooked dishes. For example, buy grade A eggs for boiling or frying but grade B for omelets and cooked dishes.

4. Buy on the basis of nutritive value and ingredients. These days that especially means reading the list of ingredients shown on the labels, and buying basic foods rather than processed versions. Each additional step in processing increases the cost, often disproportionately. Food labels must list the ingredients in order of relative amount. The first on the list is the largest single ingredient, the second is the next largest, and so on.

5. Stick to the middle-price lines. Merchandise generally falls into three price classes: low, moderate, and high. It is on deluxe merchandise that makers get their highest profit. It is better to stick to the medium-price lines. Look for basic quality rather than deluxe features.

6. Shop the private brands. Stores' "own" brands often give you more for your money than the nationally advertised brands. Many products sold under private or "own" brands are made by brand-name manufacturers, often to the same specifications except for some surface differences, and cost less.

7. Buy bulk quantities, larger size. Buy in bulk quantities - depending on your family's needs - especially foods, some meat products, and cleaning supplies. Consumer cooperatives and other markets offer special prices on case lots. But be sure you do your arithmetic and check the unit price of the item. Caution: The Office of Consumer Affairs found evidence that supermarkets are using a new marketing practice, called quantity surcharge, in which large size items are priced higher per ounce, pound, quart or gallon than the smaller size of the same brand. The consumer must be aware to make the most economical purchases and save money at the checkout counter.

8. Pool your buying with others. This can reduce cost by enabling bulk prices and lower selling costs. This technique can be as informal as several families sharing a large purchase of garden supplies or cases of canned goods, or joinging a consumer cooperative which operate their own supermarkets, pharmacies and even optical services.

9. Buy according to grade and specification. A basis of the best-known brand name or the assumption that a higher price necessarily means significantly higher quality made be in error. For example, if all aspirin tablets are labeled "U.S.P." (meaning, they meet the standards of the U.S. Pharmacopeia), a consumer can buy the lowest-prices with the assurance of getting the same basic quality.

10. Grasp the buying opportunity. Time your buying to take advantage of annual sales. Know your needs in advance and watch for buying opportunities, such as special, annual or clearance sales, rather than merely waiting until the need arrives and you must pay the full in-season price.

SHOPPING FOR ADVERTISED SPECIALS

1. Advertised Specials. You might save a good bit of money by shopping for advertised specials. But you should do this with care, because there are some problems with this sales method. Instead of saving money, consumers can lose money and valuable time as well because the advertised specials are unavailable. You may be given a number of reasons: "The delivery truck is late", "We sold out earlier than we expected", "There were mistakes in the ad." But you want the merchandise -- NOT excuses--when you go shopping. There are other problems, too. Advertised items are often hard to find in a store. Sometimes the marked price will be higher than the one given in the ad. Or the item is in one of the other branch stores, not in yours.

2. FTC Trade Regulation Rule on Specials. The FTC has ruled that stores ought to have advertised specials readily available at the advertised price during the advertised sale period. Branch stores which will not have the advertised item must be clearly listed in the ad. General statements, such as "available at most of our stores," are not enough to satisfy the FTC rule. Since 1971, when the rule came out, most stores have tried to comply with it. However, the FTC has had to sue several major chains to correct rule violations since then.

3. Rain Checks. Many stores distribute rain checks if advertised merchandise is not available. Rain checks are better than nothing, but they do not satisfy the basic requirements of the rule. You can't eat or wear a rain check. If your supermarket claims to be sold out of an advertised special and offers a rain check redeemable at some undetermined future date, complain. Complain to the clerk, to the store manager, to the store owner, State of Wisconsin Consumer Protection. If that sort of thing happens often, then it's no accident. So don't hesitate to complain.

SESSION IV - EMPLOYMENT

The purpose of this session was to give the participants an overview of the steps in the employment process. Since it would be impossible to adequately cover this topic in three hours, a packet of information and exercises was developed which would include material for the workshop as well as exercises for the participants to do independently, and resource information for future reference.

The exercises were planned to lead the participants in a step by step progression. From identifying their homemaking and volunteer skills they were encouraged to look for a pattern in the kinds of tasks or activities in which they excel and from which they derive satisfaction.

Since women's occupational knowledge and choices continue to be limited, exposure to information on a wide variety of occupations is important. Discussed the monetary value of different jobs and where they could obtain information on salary ranges. Encouraged them in their exploration. Provided resource materials and informed them of additional resources in the community. It is very helpful if the facilitator could provide names of people in the community who would be able to talk with them individually about their jobs.

It is important for the facilitator to encourage the women to value their own experiences. The discussions gave them opportunities to verbalize their accomplishments and claim ownership of their skills.

An objective for the facilitator was helping the participants accept the responsibility for their own career decision making. Many people in this situation are looking for an "expert" to give them easy answers. The answers will come from their own self-search and vocational exploration.

Employment

I. Introduction by facilitator (10 minutes)

A. Current information and statistics on women in the workforce.

B. Overview of steps on self-exploration, career exploration and "Making a Match."

C. Discussion of content and goals for the day.

II. Volunteer Work Experience/Homemaking Work Experience

- Exercise (15 minutes)

III. What's Important to You?

- Ranking What's Important - Exercises (25 minutes) (Go through prioritizing step by step with an example on the board.)

IV. Break (10 minutes)

V. Trio - Exercise (40 minutes)

- Divide participants into groups of three. Each reads what she has written to the other two. The writer reads her list of skills first and adds to her list the skills noted by the others. After the individuals have shared with each other, make a composit list of all the skills identified. Follow with a short discussion of skills.

VI. Motivation Chart - Exercise (15 minutes)

- Suggest listing six experiences and doing remainder at home.

VII. Wrap up of morning activities (5 minutes)

- Discussion of additional handouts for completion on their own.

VIII. Lunch

IX. Introduction of Resource Books (15 minutes)

X. Job Exploration - Exercise (25 minutes)

XI. Discussion on researching and interviewing for information. (10 minutes)

XII. Wrap up of afternoon activities. (10 minutes

- Discussion of networking and additional handouts.

TRIO EXERCISE

Describe a very satisfying accomplishment or achievement from any period of your life. Write about what you did in great detail as if you were describing it to someone who knew nothing about the event. Brag about yourself!! Take pride in your accomplishment!!	Skills I recognize	Skills others recognize

HOMEMAKING WORK EXPERIENCE

Review the list of accomplishments listed below. Place an X before any of the items which you have done. Place another X before any of the tasks you expecially enjoy doing. At the bottom of the next page list any of these skills you would like to use on a job.

_____Financial Management
    _____Budgeting
    _____Maintenance of financial records
    _____Cost analysis
    _____Comparison Shopping
    _____Preparation of state and federal tax forms
    _____Knowledge of fundamentals of investing

_____Child Care
    _____Care of Physically handicapped child
    _____Care of Mentally retarded child
    _____Care of emotionally disturbed child

_____Nursing
    _____Caring for aged
    _____Caring for ill adult
    _____Caring for handicapped adult

_____Chauffering

_____Animal Care

_____Home Maintenance and Repair
    _____Plumbing
    _____Woodworking
    _____Interior plastering, painting, wallpapering
    _____Exterior painting
    _____Electrical repairs
    _____Mechanical repairs on household items

_____Horticulture
    _____Landscaping
    _____Vegetable gardening
    _____Flower gardening
    _____Floral arranging
    _____Growing ornamental plants

_____Housekeeping Skills

_____Food Preparation
    _____Chef
    _____Catering
    _____Canning/preserving
    _____Cooking
    _____Planning parties - social events

_____Needlework
    _____Designing clothing
    _____Sewing
    _____Knitting/crocheting
    _____Quilting
    _____Weaving
    _____Upholstering furniture

_____Hobbies
    _____Interior Decorating
    _____Photography
    _____Arts and Crafts
    _____Travel
    _____Reading
    _____Sports
    _____Performing Arts

Skills I would like to use on a job:

1. ____________________

2. ____________________

3. ____________________

4. ____________________

5. ____________________

6. ____________________

7. ____________________

8. ____________________

9. ____________________

10. ____________________

11. ____________________

12. ____________________

VOLUNTEER WORK EXPERIENCE

Review the list of accomplishments listed below. Place an X before any of the items which you have done. Place another X before any of the tasks you especially enjoy doing. At the bottom of the last page, list any of these skills you would like to use on a job.

Administration and Organization

______ Recruiting and selecting volunteer workers.
______ Training others to work in volunteer programs.
______ Organizing volunteer bureaus.
______ Coordinating volunteers.
______ Supervising other volunteer workers.
______ Directing, controlling and planning the activities of other volunteers.
______ Holding office in an organization.
______ Managing projects.
______ Chairing committees.
______ Planning future volunteer/organization programs/activities.
______ Being responsible for financial planning or management.
______ Doing typing, filing and office work for a volunteer group.

Civic Affairs and Civil Rights

______ Registering voters.
______ Proposing legislation.
______ Lobbying for new or changed laws.
______ Studying local/public issues.
______ Encouraging voter interest in government.
______ Informing the public about political candidates, parties or processes.
______ Investigating and correcting age, race, or sex discrimination.
______ Developing interracial or ethnic programs.

Communications/Public Relations

______ Speaking before groups.
______ Obtaining and scheduling speakers/programs.
______ Writing or editing a newsletter.
______ Writing press releases, radio/TV scripts.
______ Contacting local news media, placing material in local news media.
______ Creating advertisements and other promotional material.
______ Writing or designing posters and brochures.
______ Planning and writing public information/educational materials.
______ Translating, interpreting.
______ Distributing printed materials.
______ Promoting programs and projects.

Community Service

______ Serving on government advisory bodies.
______ Serving on appointed boards and committees.
______ Organizing self-help groups.
______ Organizing groups and planning citizen action.
______ Participating in community improvement projects.
______ Holding elective office.
______ Organizing coalitions of/cooperating among community groups and organizations.

Consumer Service

______ Helping people learn how to budget and use credit.

______ Setting up and operating cooperatives and buying groups.
______ Helping people learn how to evaluate products and services.
______ Helping people learn how to buy wisely and to shop for the best values.
______ Investigating consumer complaints.

Counseling

______ Referring others to sources of assistance or information.
______ Individual counseling of a child, adolescent or adult.
______ Operating a telephone "hot line" for crisis assistance or advice.
______ Working with self-help or self-inprovement groups.
______ Group counseling of children, adolescents, or adults.

Cultural Activities

______ Teaching art, music, dance, etc.
______ Performing as an actor, dancer or musician.
______ Setting up theatrical and musical programs.
______ Promoting cultural events.
______ Bringing theater, art and music to schools and neighborhood groups.
______ Acting as a guide or lecturer in a museum or art gallery.
______ Handling ticket sales or audience development for cultural activities.
______ Caring for (conserving) art or other museum items.

Education

______ Teaching groups of children or adults.
______ Individual tutoring of a child or adult.
______ Improving literacy.
______ Teaching English as a second language.
______ Identifying talented students.
______ Providing books and other educational material.
______ Keeping children in school and returning dropouts.
______ Providing scholarships.
______ Improving library services.
______ Serving as a teacher aide or class administration aide.
______ Providing educational advice and counseling.
______ Advising or helping with educational programs for special populations.
______ Advising on financial aid.
______ Serving as a special skill advisor.

Employment

______ Finding or developing jobs.
______ Counseling on careers or jobs.
______ Operating job placement services.
______ Providing job orientation.
______ Providing skill training.
______ Managing career fairs.
______ Providing arbitration/conciliating/mediation services.

Entrepreneurship

______ Assisting people to set up their own businesses.
______ Providing business advice and consulting.
______ Providing management training.
______ Providing financial assistance for new businesses.
______ Selecting, pricing, and selling items.
______ Providing and selling a service.
______ Operating a volunteer organization shop.
______ Organizing a sale or auction.

Environment

______ Operating a recycling program.
______ Making an environmental impact analysis.
______ Enforcing antipollution codes.
______ Working on cleanup or sanitation projects.
______ Serving as a pesticide or safety advisor.
______ Restoring land.
______ Monitoring environmental quality and conditions.
______ Advising on energy conservation.
______ Creating playgrounds and parks.

Family and Youth Services

______ Serving as a big sister, a big brother.
______ Operating day-care programs.
______ Organizing or working in cooperative nursery schools.
______ Providing foster care.
______ Leading youth groups.

Fund Raising

______ Developing or coordinating fund raising.
______ Doing door-to-door or telephone fund raising.
______ Investigating potential sources of financial support.
______ Preparing fund-raising proposals.

Health and Mental Health

______ Working as a hospital technical aide.
______ Working as a first aid or rescue squad member.
______ Working with physically handicapped.
______ Working with mentally ill or emotionally disturbed.
______ Assisting those with drug or alcohol problems.
______ Visiting the ill in hospitals or nursing homes.
______ Working as a rehabilitation technician or aide.
______ Working as a home health care aide.
______ Educating others in health care and maintenance.

Housing

______ Improving or repairing run-down housing.
______ Relocating people.
______ Investigating fair housing opportunities.
______ Negotiating between tenants and landlords.
______ Working as a fire and safety inspector.
______ Aiding in cleanups.
______ Working as a neighborhood guard or monitor.
______ Being a pest control worker.

Legal Rights and Crime Prevention

______ Working as a probation aide.
______ Improving police community relations.
______ Working in prisoner rehabilitation programs.
______ Working in juvenile delinquency prevention programs.

Nutrition

______ Providing meals on wheels.
______ Feeding helpers for the ill or handicapped.
______ Working as a nutrition advisor.

______ Providing school lunch programs.
______ Preparing and/or distributing emergency food.

Recreation

______ Providing play activities.
______ Coaching sports.
______ Teaching arts and crafts.
______ Developing community recreation programs.
______ Providing vacations and parties for children, aged, handicapped, etc.

Social Support Services

______ Serving as a companion to shut-ins.
______ Working as an eligibility and assistance advisor.
______ Working as a shopping assistance helper.
______ Working as a reader and form filler.
______ Serving as a representative payee or guardian.

Transportation

______ Chauffeuring.
______ Operating a driver education program.
______ Operating driver safety and training programs.
______ Providing bus, train, plane, and station information and assistance.
______ Serving as a bus or van driver.
______ Arranging car pools.
______ Improving route and street signs.
______ Providing information and service assistance for travelers.

Skills I would like to use on a job:

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________
6. ______________________________
7. ______________________________
8. ______________________________
9. ______________________________
10. ______________________________
11. ______________________________
12. ______________________________

Adapted from Project Have Skills, Womens Workbook, Ruth B. Edkstrom. Educational Testing Service, Princeton, N.J. Produced under a Women's Educational Equity Act grant.

What's Important to You?

I. Why do I want to work?

___financial necessity
___to raise standard of living
___to meet people
___for a challenge
___for change
___for self-actualization

___to feel independent
___to have "my own" money
___to get out of the house
___to be stimulated
___to feel more useful
___to help send children to college

Other:

___ ______________________________
___ ______________________________

II. What are my values?

___Approval/Recognition
___Challenge
___Creativity
___Esthetics
___Fun
___Health
___Helping
___Independence
___Love Relationships
___Money/Wealth
___Morals
___Power
___Religion
___Responsibility
___Risk
___Sociability
___Social Responsibility
___Tradition
___Winning

Other:

___ ______________________
___ ______________________
___ ______________________

III. What are my work needs?

___Hours
___Salary
___Location
___Challenge
___Promotion Possibilities
___Transportation
___Variety of Tasks
___Chance for Creativity
___Prestige
___Helping People
___Little Pressure
___No Need to Transfer
___Lots of People Contact
___Benefits
___Surroundings (Outdoors/ indoors, etc.)
___Security of Position
___Interesting
___Work with Information
___Self-directive
___Recognition from Others
___Working with Ideas
___Working Alone

A. Check all of the items in each list that are appropriate for you.

B. Place another check before the six items in each list that are most important to you.

C. Write those words in the appropriate spaces on the next page.

RANKING WHAT'S IMPORTANT TO YOU

I. Why do I want to work?

						Total Circled	Rank in Importance
1. ________________	1 2	1 3	1 4	1 5	1 6	______	______
2. ________________		2 3	2 4	2 5	2 6	______	______
3. ________________			3 4	3 5	3 6	______	______
4. ________________				4 5	4 6	______	______
5. ________________					5 6	______	______
6. ________________						______	______

II, What are my values?

1. ________________	1 2	1 3	1 4	1 5	1 6	______	______
2. ________________		2 3	2 4	2 5	2 6	______	______
3. ________________			3 4	3 5	3 6	______	______
4. ________________				4 5	4 6	______	______
5. ________________					5 6	______	______
6. ________________						______	______

III. What are my work needs?

1. ________________	1 2	1 3	1 4	1 5	1 6	______	______
2. ________________		2 3	2 4	2 5	2 6	______	______
3. ________________			3 4	3 5	3 6	______	______
4. ________________				4 5	4 6	______	______
5. ________________					5 6	______	______
6. ________________						______	______

A. Compare each numbered item with every other number, circling the one in the pair which is most important to you.

B. Next, count how many times in each part that you have circled each number and write that total next to the number and item listed in each part.

C. To rank each item in importance in each part, write "1st" next to the item with the most circles, and continue to the least ranked.

IDEAS, THINGS, DATA, PEOPLE
INTEREST WORKSHEET

There are many different ways to classify activities that interest people. One method is to divide the activities into four general categories: Ideas, things, data, and people. Work through the list and rank the ideas tasks. Read the key words and the definitions to get a clear picture of the activity before deciding where to rank the item. Pick the two items in each category that most strongly represent your interests. Decide which of those two you would most prefer to do, number that item 1 and the other item 2. Then go on and do the same thing with the remaining three sections.

IDEAS

Develop new theories to find new knowledge or ways of doing things.	Creating/Developing	______
Use observed information or relationships to identify similarities and differences.	Comparing/Relating	______
Analyze information or existing theories to determine a course of action.	Analyzing/Determining	______
Bring information together to develop new knowledge.	Synthesizing	______

THINGS

Install, adjust or repair machines.	Setting up/Fixing	______
Work with machines that require very exact, careful operation.	Precision working	______
Start, stop, control, or adjust the operation of stationary equipment.	Controling/Operating	______
Start, stop, or control the operation of moving equipment (vehicles).	Driving/Operating	______
Work with hands or tools.	Manipulating/Skilled handling	______
Guide, dump, load, or remove things from machines or equipment.	Feeding/Off bearing	______

DATA

Determine facts and bring information together.	Combining/Recording	______
Arrange and organize the time, place, or order of an activity.	Arranging/Coordinating	______
Gather or sort information about people, things, or numbers.	Gathering/Compiling	______
Use math to solve problems involving numbers and quantities.	Computing	______

PEOPLE

Help people understand their values or clarify their goals.	Counseling	______
Assist groups or individuals to make rules, decisions, or solve problems.	Negotiating/Diplomacy	______
Aid people to increase or acquire knowledge or skill.	Teaching/Instructing	______
Motivate others, administer or oversee others work.	Leading/Supervising	______
Amuse or entertain others.	Entertaining/Performing	______
Persuade people to do or purchase something.	Convincing/Selling	______
Provide information or directions for others.	Speaking/Guiding	______
Work for or help others.	Serving	______

IDEAS, THINGS, DATA, PEOPLE
SPECIFIC INTERESTS WORKSHEET

Read all of the activities in each section, choose the two you would most enjoy; decide which you would prefer to do, number it 1 and the other 2.

IDEAS

Working with
- Words (author, writer) ________
- Composing music ________
- Developing theories (scientist, researcher) ________
- Developing equations (mathematician, physicist) ________
- Philosophy ________

THINGS

Working with
- Wood (carpentry, cabinet making) ________
- Mechanical things (machines, vehicles, plumbing) ________
- Building things (construction, engineering) ________
- Electrical things ________
- Repairing things (appliances, vehicles) ________
- Metal (welding, foundry, sheet metal) ________

DATA

Working with
- Numbers (accountant, bookkeeper, statistician) ________
- Money (bank teller, cashier) ________
- Computers (programmer) ________
- Words (secretary) ________
- Records (clerk, lab technician, lab technologist) ________

PEOPLE

Working to
- Help others ________
- Sell things ________
- Entertain others ________
- Care for others ________
- Motivate others ________
- Teach others ________

INTERESTS SUMMARY SHEET

List all of your first choice items in one group and second choices in another. Then rank order each group according to your preference.

FIRST CHOICES ITEM	CATEGORY	RANK
1. ____________________	______	______
2. ____________________	______	______
3. ____________________	______	______
4. ____________________	______	______
5. ____________________	______	______
6. ____________________	______	______
7. ____________________	______	______
8. ____________________	______	______

SECOND CHOICES ITEM	CATEGORY	RANK
1. ____________________	______	______
2. ____________________	______	______
3. ____________________	______	______
4. ____________________	______	______
5. ____________________	______	______
6. ____________________	______	______
7. ____________________	______	______
8. ____________________	______	______

As you look over your results, you may notice that one or two of the four categories come up frequently. When you begin to look at jobs and/or schooling you may want to focus your search in those areas.

MOTIVATION CHART

List twelve work/volunteer/or home experiences which you have especially enjoyed or which have given you a sense of pride or accomplishment. Check the statements at the right that apply to each item. Evaluate your responses.

	I felt what I did was important	I like to try new experiences (adventure)	I enjoyed doing it	I cared for others	I used skill, know-how, my education	I was free to decide what I did or how I did it	I influenced the behavior of somebod led others	I learned something new	I like to meet a challenge	I was creative, found new ways to do things	I received respect, recognition, appreciation for what I did	Others felt what I did was important	I received money or its equivalent	Others seemed pleased	I received security	I received the approval of others, made a good impression	I felt good doing it	
1.																		
2.																		
3.																		
4.																		
5.																		
6.																		
7.																		
8.																		
9.																		
10.																		
11.																		
12.																		

SOME BUSINESS AND CAREER INFORMATION RESOURCES

WCTI RESOURCE CENTER

ENCYCLOPEDIA OF INFORMATION SYSTEMS AND SERVICES

ENCYCLOPEDIA OF CORPORATE RESOLUTIONS AND MEETINGS

HOW TO FIND INFORMATION ABOUT COMPANIES

HANDBOOK OF LABOR STATISTICS

OCCUPATIONAL OUTLOOK HANDBOOK (OOH)

WISCONSIN OCCUPATIONAL INFORMATION COORDINATING COUNCIL SOURCE BOOK

YEARBOOK OF LABOR STATISTICS

THOMAS REGISTERS

DIRECTORY OF FOREIGN MANUFACTURERS IN THE UNITED STATES

UNITED STATES INDUSTRIAL OUTLOOK

DICTIONARY OF OCCUPATIONAL TITLES (DOT)

STANDARD INDUSTRIAL CODE (SIC) MANUAL

WISCONSIN STATISTICAL ABSTRACT

CONGRESSIONAL DISTRICT DATA BOOK

SURVEY OF CURRENT BUSINESS

PHONE BOOKS - Major U. S. Cities and Wisconsin

ENCYCLOPEDIA OF ASSOCIATIONS

WISCONSIN BLUEBOOK

MOODY'S MANUALS

STANDARD & POOR'S

BUSINESS ORGANIZATION AND AGENCIES YEARBOOK

ENCYCLOPEDIA OF CAREERS AND VOCATIONAL GUIDANCE

ENCYCLOPEDIA OF BUSINESS INFORMATION SOURCES

WHERE TO FIND BUSINESS INFORMATION

Variety of Specific Job/Industry References

Whole Section of Small Business Administrations (SBA) Publications

SOME BUSINESS AND CAREER INFORMATION RESOURCES

WAUKESHA PUBLIC LIBRARY

MOODY'S MANUALS

Government Publications on Economic Trends, Business, Energy, Labor, etc.

JANE'S MAJOR COMPANIES OF EUROPE

DUN & BRADSTREET

STANDARD & POOR'S REGISTER OF CORPORATIONS

DIRECTORY OF MANUFACTURER'S AGENTS NATIONAL ASSOCIATION

AMERICAN EXPORT REGISTER

TRADE NAMES DICTIONARY

THOMAS REGISTERS

STATE INDUSTRIAL DIRECTORIES (for most states contiguous with Wisconsin)

STANDARD INDUSTRIAL CLASSIFICATION MANUAL

ENCYCLOPEDIA OF CAREERS AND VOCATIONAL GUIDANCE

NEW YORK JOB BANK

DICTIONARY OF OCCUPATIONAL TITLES (DOT)

CENSUS OF MINERAL INDUSTRIES

CENSUS OF SERVICE INDUSTRIES

FOUNDATION DIRECTORY

JOB EXPLORATION

Occupation Title: ____

Job Duties and Responsibilities:

Educational Requirements:

Salary Range: ____

Employment Outlook:

Resources for Additional Information:

Contact for Information:

_____ Matches needs/values
_____ Desire more information
_____ Not interesting to me.

RESEARCHING FOR OCCUPATIONAL INFORMATION

The Occupational Outlook Handbook, U. S. Dept. of Labor. Contains information on more than 850 occupations. Describes nature of work, places of employment, training and other qualifications required, earnings and working conditions.

Guide for Occupational Exploration, U. S. Dept. of Labor. Provides information about interests, aptitude, adaptabilities and other requisites of occupational groups. Divides jobs into interest areas, work groups and specific jobs numbered to correspond to jobs in the Dictionary of Occupational Titles.

Dictionary of Occupational Titles, U. S. Dept. of Labor. Includes standardized and comprehensive descriptions of job duties for over 20,000 occupations. Designed to facilitate matching job requirements and worker skills.

Wisconsin Career Information System - Volume 1, Occupations. Gives information on 980 occupations including general outlook and salary ranges for different regions of the state.

The American Almanac of Jobs and Salaries, John W. Wright. Avon Books, New York, 1982. A comprehensive survey of hundreds of occupations and their pay rates in a wide variety of occupations.

What Women Earn, Thelma Kandel. The Linden Press/Simon & Schuster, New York, 1981. An overview of women's employment and wages. Specific information and salary data for over 50 occupational fields.

General Business Information

National and International Employment - Handbook for Specialized Personnel
Guide to Business Periodicals
New York Times Index
The MacMillan Job Guide to American Corporations
Wall Street Journal Index
Dun and Bradstreet Reference Dictionary
Thomas Register of Manufacture

Trade Magazines and Professional Journals - Specialized information is available in journals published for almost every field. They are listed in these directories:
Standard Rate and Data, Business and Consumer Edition
Standard Periodical Directory
Directory of National Trade and Professional Associations of the United States

Trade Association - State directories are usually available with listing of local members.
Encyclopedia of Associations - contains data on the purpose, publications and chief officers for thousands of organizations.

Other Resources

Chamber of Commerce
Annual report of companies
College Placement Offices
Financial pages of your area newspaper
Yellow pages of Telephone Directory
Career-oriented periodicals

The Women's Development Center has informational files on many area employers.
The Milwaukee Public Library has information about the major Milwaukee County Corporation.
Investigate any jobs of interest in classified ads (one job opening in 5 is advertised).

INTERVIEWING FOR INFORMATION

Very valuable information can be gained from talking with people employed in occupations which interest you. Start making a list of the contacts you, your family, friend or acquaintance have who may be helpful to you.

Keep a card file or notebook with your resource names and information. From each person, seek the names and phone numbers of two additional resources.

Suggested questions:

- What do you do in your work?
- How did you get into this job?
- What are the positives?
- What are the negatives?
- What is your career objective?
- What entry level jobs are best for learning as much as possible?
- What is the salary range in this field?
- Can you give me the names of other people who can give additional information?

For additional information on this subject, refer to The Complete Job Search Handbook by Howard Figler, What Color Is Your Parachute by Richard Bolles and Go Hire Yourself An Employer by Richard Irish.

CAREER SEARCH

Occupation ____

Contact ______________________________ Telephone ______________

General Description:

Work Factors: Poor Fair Good Excellent

Work Environment ______________________________

Growth Potential ______________________________

Salary Potential ______________________________

Benefits ______________________________

Security ______________________________

Recognition ______________________________

NETWORKING

Most people gain a sense of satisfaction from helping each other. Through the people we know and the people they know and the people they know, we all have access to much information about occupations and specific jobs. Start a list of people who may be able to provide helpful information to you.

Name Occupation Company Phone

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________
6. ______________________________
7. ______________________________
8. ______________________________
9. ______________________________
10. ______________________________
11. ______________________________
12. ______________________________
13. ______________________________
14. ______________________________

INTERVIEWING

BEFORE THE INTERVIEW

Research the company. The more you know the better your interview will go. Ask friends, relatives or others who work there, or seek out information from the Library or Chamber of Commerce. Learn more about their line of work, products, financial status. Check business periodicals, trade magazines, etc. The Wisconsin Manufacturer's Directory or the receptionist can give you the name of the department heads. Practice saying the name of the person who will be interviewing you.

Get a job description, if possible, or other detailed information about the job. Match your skills, experience and qualifications to the job requirements. Be prepared to discuss your strengths in positive terms. Rehearse your answers to possible questions with a tape recorder or a friend.

Prepare a resume (or a brief) if it is required for the job. AND/OR prepare a fact sheet with the information you will need to fill out the company's application blank. Include: Your name, address, telephone number. Social Security number, education, dates and locations of past employment, names, addresses and phone numbers of references.

FOR A SUCCESSFUL INTERVIEW

1. Wear appropriate clothing. Conservative, neat, simple styles and subdued colors are usually best. (If in doubt take a trial run and note what others in the organization are wearing.) Be well groomed with shoes polished, well heeled, etc. Don't smoke, chew gum, fidget nervously with hands or carry a large purse filled to overflowing.
2. Be on time for a scheduled interview and report alone. Give yourself a few extra minutes ahead of time to check appearance, find the proper office, fill in an application (if necessary), and to take a deep relaxing breath.
3. If the situation calls for it, shake hands firmly. Don't sit down until asked to be seated. Refer to interviewer by his/her last name even though they may call you by your first.
4. Have good posture, look pleasant and self-assured and smile. Have eye contact with interviewer and speak firmly and clearly. Give positive messages with your body language.
5. Show a genuine interest in the employer's operations and be attentive when the interviewer is speaking. Avoid interrupting him until he is finished. Listen. Be outwardly orientated.
6. Display clear thinking and sound ideas. Be specific about your goals and abilities.
7. Be consistently positive. Have pride in your abilities and performance.
8. Leave your personal troubles at home. Don't volunteer information about any lack of paid experience.
9. Answer questions briefly and to the point without being stilted. Relate answers to the job for which you are applying. BE YOURSELF.
10. Employers are seeking employees who are industrious, stable, loyal, congenial, have integrity, perserverance, leadership and can function independently. Target your answers to convey these qualities.

QUESTIONS OFTEN ASKED BY INTERVIEWERS

1. What type of position is most interesting to you?
2. What are your career goals?
3. What jobs have you held? How were they obtained and why did you leave?
4. What have you been doing since you left your last job?
5. Why did you choose your past jobs?
6. How do you spend your spare time? What are your hobbies?
7. What responsibilities have you assumed in school or community organizations.
8. Tell me about yourself.
9. Why are you interested in joining our company?
10. What do you know about our company?
11. Why do you feel you will be an asset to this organization?
12. Why do you feel qualified for this job?
13. What would you like to be doing five years from now?
14. What is the ideal job for you?
15. What duties performed in the past have you liked best/least and why?
16. What are your three greatest strengths/limitations for this job?
17. What are your greatest accomplishments to date?
18. Why should we hire you?
19. What are your salary expectations?

QUESTIONS TO ASK INTERVIEWERS

1. Would you describe the duties of the job for me, please?
2. Where does this job fit in the organizational chart?
3. Is this a new position?
4. What do you consider ideal experience for this job?
5. What are the qualifications you are looking for for this job?
6. What are the procedures in your interviewing process?
7. When are you planning to make a decision?

FOLLOW UP

Keep a card file or notebook on information gained during interviews: name of interviewer, facts about the company, details about the job, date company will be making a decision.

A day or two after your interview, write a gracious note to the interviewer thanking him/her and reiterating your interest in the job. Include a short sentence or two reminding him/her of your specific qualifications for that position.

If you have not heard from the employer within the period of time he/she indicated a decision would be made, call to ask if you could supply any additional information that would be helpful. If it seems appropriate ask if it would be helpful for your references to contact him/her directly.

If the employer contacts you indicating that someone else has been selected for the job, thank the person for notifying you. Tell him/her you would appreciate having your application on file for consideration in the event of additional openings. Ask if he/she is aware of openings with other firms for which you would qualify. Try to get the name of a person to contact.

QUESTIONS THAT SHOULD NOT BE ASKED DURING EMPLOYMENT INTERVIEWS

DISCRIMINATION

The following questions commonly asked in interviews or found on employment application forms might furnish information which could be used for discrimination.

1. Are you married, divorced, separated, widowed, or single?
2. What was your maiden name?
3. What does your husband (wife) do?
4. Who lives in your household?
5. Do you have children? What are their ages? What arrangements have you made for their care?
6. What is your age or your date of birth?
7. What is your race or color of skin?
8. What church do you attend?
9. Do you own your home?
10. What clubs or organizations do you belong to?
11. What type of military discharge do you have?
12. Have your wages ever been attached or garnished?
13. Have you ever been arrested?

TITLE VII

Title VII of the Civil Rights Act of 1964, a Federal law, prohibits discrimination in employment based on sex as well as on race, color, religion, or national origin. The act makes it unlawful to discriminate in hiring or firing; wages; fringe benefits; classifying, referring, assigning, or promoting employees ing or assigning facilities; training, retraining, or apprenticeships.

WISCONSIN FAIR EMPLOYMENT ACT

The Wisconsin Fair Employment Act offers essentially the same protections and coverage as Title VII, with the following important differences:

> Age, arrest and conviction record, sexual preference and handicap are additional types of discrimination prohibited. Wisconsin law specifically prohibits an employer from making employment contingent upon an employee's consent to sexual contact as defined in the state sexual assault law.

RESUMES

Your resume is your sales tool--your opportunity to convey your special strengths to an employer. An application form contains information the employer wants to know. A resume is used by the applicant for sharing what he/she wants the employer to know. A resume is a brief statement--preferably one page, but not more than two--of education, experience, skills and personal strengths.

The most effective use of a resume is to leave it with the employer after your interview. The system of mailing resumes in quantities hoping for interviews is especially unproductive for people who are hoping to make a career change.

Since your resume is a summary of data about you that is relative to the job you seek, it should be geared to the prospective employer. If you are seeking jobs in diverse areas you will want to write multiple resumes focusing on your specific skills and accomplishments in each.

Your first step is to write about yourself. Use a separate sheet of paper for each job you have had, each volunteer project or responsibility as well as your school achievements. Inventory all the things you have done. Write in great detail. Analyze your achievements. Don't miss any of your accomplishments. If you are working now you might want to keep a diary for a few days. Each time you do a new task or use another skill, write it down. Underline in red all of the items (tasks or skills) you would like to do on your next job. Underline in black all of your "turn offs". A pattern should emerge which will help you to know who you are, what you do well, what you want to do, and what you have to offer the employer.

Now you are ready to write your job objective, Employers are looking for specific people to fill specific needs. It is helpful to them if you are clear about the particular job and career area you want. Indicate what you can do for the employer--not what you want from him/her.

Your objective will help you focus the body of your resume. The information you provide will substantiate your goal. Emphasize special responsibilities. Use short phrases starting with an action verb--organized neighborhood car-pool, planned "in-service" training sessions. (Avoid the personal pronoun). Use quantitative information when possible--supervised staff of ten people, recruited fifty volunteers for political campaign, increased sales 50%.

Select words and phrases that advertise your skills. Concentrate on the benefits you can offer the employers. They are seeking people with the skills to solve their problems. After you do a rough draft of your resume, ask two professional people to critique it for you. Rewrite several times, if necessary.

A resume, no matter how well done, WILL NOT get you a job. However, a poorly prepared resume may screen you out of a job.

ACTION VERBS FOR RESUMES

accomplished
achieved
adjusted
administered
altered
analyzed
assembled
balanced
built
compared
compiled
composed
conducted
constructed
controlled
coordinated
counseled
created
cut
designated
designed
determined
developed
devised
directed
drove
edited
encouraged
enlarged
entertained
equipped
established
evaluated
exhibited
expanded
fabricated
figured
guided
handled
implemented
improved
increased
initialed
innovated
inspected
instructed
interviewed
invented
judged
justified
led
lifted
made
maintained
managed
mixed
motivated
moved
negotiated
operated
organized
oversaw
persuaded
planned
prepared
presented
produced
promoted
protected
recorded
reduced
reorganized
replaced
reported
researched
revised
served
shaped
shared
sold
supervised
supported
synthesized
taught
tended
theorized
trained
wrote

RESUME CHECKLIST

OVERALL APPEARANCE:	YES	NO
1. Error-free with no smudges, strike-overs or typos.		
2. 81/2 x 11" paper in white, beige, off-white, or cream.		
3. Clear heading or divisions highlighting skills and experience.		
4. Well-balanced layout, not too crowded, with plenty of white space (this allows the brain thinking time.)		
5. Quality paper--twenty-pound bond.		
6. Typed with carbon ribbon typewriter.		
7. Reproduced via offset printing or on a quality duplicating machine. Clean, clear, crisp copies.		
8. No more than 1-1 1/2 pages in length.		
ESSENTIAL INFORMATION AND ORDER:		
1. Identification: Your name, address with zip code, telephone number. You can include a number for messages also.		
2. Job objective: Your functional and/or professional areas of interest. Clearly stating what you want to do.		
3. Accomplishments: A qualifications section stating your areas of effectiveness and backing up your objective. Indicate your achievements in your present and previous employment and activities. List specific skills. Keep all statements positive.		
4. Education: List your formal education giving degrees or certificates, major and minor subjects and other courses related to job objective, scholarships and honors.		
5. Interests: Information appropriate to your objective such as volunteer activities, knowledge of foreign language, special skills, membership in professional organizations, articles published.		
6. References: Indicate that "References are available on request."		
7. Do NOT: Make any reference to salary information, numerically state your age, or explain the reasons for a career change.		
FINAL CHECK:		
1. Overall appearance: Do you want to read it?		
2. Layout: Does it look professional?		
3. Style: Is it easy to get a picture of your qualifications?		
4. Specificity: Does resume focus on specific information about experience, project, product etc?		
5. Accomplishments: Are accomplishments and problem solving skills emphasized?		
6. Completeness: Is all important information included?		
7. Relevance: Has extraneous material been eliminated?		
8. Length: Could it tell the same story if shortened?		
9. Bottom Line: Does it present a picture of the person who can do the job--the person who is you?		

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SESSION V - DECISION MAKING

As it is frequently difficult to separate the components of the decision making process, the purpose of this session was to provide a systematic approach to that procedure.

The previous sessions having already provided some insights about values, strengths, and concerns, now presented a foundation for defining specified decision areas.

The facilitator took the group through the decision making process which provided a greater awareness of the feelings and components for successful decision outcomes.

At the end of this session, one can expect the participants to have a better understanding of how to make decisions and to be less fearful of having to make them.

The remainder of the day was spent exploring more of the career and/or job options. Many of the resources listed in the bibliography for Session IV and several copies of the "Dictionary of Occupational Titles" (DOT) and "Occupational Outlook Handbook" (OOH) should be available for this purpose.

Decision Making

I. Decision making (2 hours)

- Exercise - feelings
- Steps
- Costs
- Mutual problem solving
- Alternatives and outcomes

II. Break (15 minutes)

III. Lunch (45 minutes-1 hour)

Brown bag with role models etc.

IV. Career/Job Exploration (2 hours)

DECISION MAKING EXERCISE

1. Exercise - Feelings
    - Participants respond to two questions asked by facilitator who lists responses on blackboard.
    - How do you feel when you have to make a decision?
    - How do you feel when you make a decision that turns out well?
    - Reinforce
2. Description of Steps 1 - 7
3. Costs of the Decision
    - Money
    - Time
    - Emotional
    - Physical

    Note: Don't make irreversible decisions when depressed, anxious, or grieving.
4. Mutual problem solving

    Asking others for input is frequently helpful, but:

    a. They must be objective.

    b. They cannot have emotional/financial stake in the outcome.

    c. They must understand you are looking for ideas (brainstorming) not decisions.

Note: Do not share problems with people who will interfere with the decision.

Decision Making Exercise (continued)

5. Example of Steps 4 and 5

Problem: Can I afford to stay in my house?

Alternatives	Outcomes
- Take a job	- More money for payments - Less time to care for home
- Hire helper	- Cost money - Saves time
- Close off part of house	- Saves energy - Saves cleaning
- Share/rent part of house	- Emotionally undesirable - Student - could help with maintenance
- Rent whole house	- Emotionally undesirable

82

WHAT IS YOUR DECISION MAKING PROCEDURE?

Step 1 - Define the decision to be made as specifically as possible. Decide when the decision must be made and what will happen if it is not made.

Step 2 - Clarify what you want to accomplish and what you value.

Step 3 - Study what you already know and determine what additional information you will need to make a decision. Determine how you will obtain this additional information.

Step 4 - Identify alternatives and predict the outcomes of each alternative.

Step 5 - Compare the probabilities and the risks of the available alternatives.

Step 6 - Make the decision.

Step 7 - Develop a plan of action that specifically describes how the decision will be implemented and carried out.

* *

You can only hold yourself responsible for the decision you make and the process you follow to make that decision. You cannot hold yourself responsible for the outcome.

HISPANIC WORKSHOPS

SESSION 1

The purpose of this session is to familiarize the participants to group process by leading them through a series of simple exercises.

I. Coordinator and interpreter explain group (15 minutes)

II. Participants wearing name tags sit in a circle. In turn they give their name, what name means (if they know) why they might have been given that name and one good thing that has happened to them recently. (30-45 minutes)

III. Break (10-15 minutes)

IV. Talk about being a woman. Write responses on blackboard to incomplete sentences: (30-45 minutes)

1. Women are ___________
2. Today being a woman is __________
3. Men expect women to be __________
4. Because I'm a woman I know I can __________

1. Las mujeres son ________
2. Hoy, ser mujer es ________
3. Los hombres esperan que la mujer sea __________
4. Porque soy mujer sé que puedo __________

V. Participants write three positive statements about themselves and voluntarily share with the group. (10-15 minutes)

VI. Registration forms (10-15 minutes)

This session, which was conducted bilingually, enables the participants to share with each other more openly and as a result to begin discussing their needs and areas of concern. Progress is definitely achieved in breaking down the cultural barriers of not talking about personal problems with strangers. Feelings of being stifled and/or enslaved and concern about jobs and money were expressed.

SESSION 2

The purpose of this bilingual session is to assist the participants in transferring homemaking skills to the job market, to look at what needs must be met by salary, and the requirements of the job. No handouts were used. The material in this section, from "How Women Find Jobs: A Guide for Workshop Leaders," developed by Vera Norwood, Ph.D., for the New Mexico Commission on the Status of Women was used as a guideline for discussion.

Much of the discussion centered around the homemaking work experience using the handout as a guide. (See Session IV - Employment) This was used to build self-esteem and to develop an assertive stance in communicating these abilities to employers.

Community resources were explained and brochures and bulletins distributed. Despite the language barrier and unfamiliarity with some of the concepts, much interest was shown in the community help which is available and particularly in the services of Waukesha County Technical Institute.

I. Mini-lecture and discussion (1 hour)

  a. Transferable skills
  b. Job expenses
  c. Job needs

II. Break (15 minutes)

III. Exercise (30 minutes)

Write down three skills to be discussed with an employer. With a partner, practice discussing skills in a positive and assertive manner.

IV. Explanation of Community Resources (15 minutes)

This session enables the participant to achieve an awareness of marketable skills. Much progress is made in dispelling the "just a housewife" or "I don't have any skills" attitude.

2) SAMPLE SKILLS DEFINITION

Feeling	Skill
1. I like to work with people.	I can work in groups, organize others' activities, take direction, counsel an individual, or care for a sick person.
2. I like to work with my hands.	I can operate machinery, repair equipment, cut patterns, build projects to design specifications.
3. I enjoy getting out of the house.	I can leave my personal problems at home. I am not afraid to meet new people. I am comfortable in different situations.

YOUR SKILLS DEFINITION

Feeling	Skill

2) MODELO PARA DEFINIR HABILIDADES ADQUIRIDAS

Intereses	Habilidades
1. Me gusta trabajar con la gente.	Puedo trabajar en grupo, organizar actividades de terceros, hacerme cargo de dirigir o aconsejar a individuous, y también de cuidar a enfermos.
2. Me gusta trabajar con las manos.	Puedo operar maquinaria, reparar equipo, cortar patrones, construir proyectos según especificaciones dadas.
3. Me gusta salir de la casa.	Sé dejar mis problemas personales en casa. No tengo miedo de conocer a la gente nueva. Me encuentro bien en situaciones de diversa índole.

DEFINICIÓN DE SUS HABILIDADES

Intereses	Habilidades

3) MINIMUM SALARY CHECKLIST

It can cost you money to work. Consider the kind of job you want. Try to estimate the amount you will spend each month on the following items. If another member of your family is working, you might use their expenses to give you an idea about yours.

A. Monthly Job-Related Expenses

Transportation $__________
Lunches $__________
Child care $__________
Clothes $__________
Household $__________
Other (eating out more often) $__________
TOTAL $__________

Using the total in A., add the minimum amount of money you must take home in order to satisfy the reasons you are seeking work. (Must you work to pay your rent, to buy a car. What do you need to make monthly to meet this goal?)

B. Monthly Actual or Net Income Required

A. Total $__________
+
Needs $__________
B. Total $__________

Finally, using your last total, add on 20 percent to give you a rough estimate of the minimum gross income you must make. (This percentage covers payroll deductions such as Federal income tax, State income tax, social security, health insurance, etc.)

Required Gross Income

B. Total $__________
+
20% $__________
TOTAL $__________

The final total you come to is a rough approximation of your required minimum salary. Remember, this figure relates to what the person hiring you quotes as your gross salary, not to your actual take home pay. That is the "B" Total.

3) LISTA PARA COMPARAR GASTOS PERSONALES CONTRA SALARIO MINIMO

Trabajar puede costar dinero. Considere el tipo de empleo que quiere usted. Trate de estimar la cantidad que gastará cada mes para cada uno de los puntos a la derecha. Si algún otro miembro de su familia trabaja, puede usar sus gastos para darse la idea de lo que usted gastaría.

A. Gastos mensuales relacionados con su empleo:

Transporte: $__________

Almuerzos: $__________

Cuidado de los niños: $__________

Ropa: $__________

Gastos domésticos: $__________

Otros (comer fuera con más frecuencia, etc.): $__________

TOTAL $__________

Saque el total obtenido en A, súmele la cantidad mínima de dinero que usted debe llevar a casa para satisfacer las razones que le han llevado a buscar empleo. (*¿Debe* usted trabajar para poder pagar su renta? ¿Para comprar un auto? ¿Cuánto *necesita* ganar mensualmente para alcanzar esta meta?

B. Ingresos mensuales reales o netos que requiere:

A. Total $__________
+
Necesidades $__________

TOTAL $__________

Por último, tome el último total obtenido en B, súmele el 20%* para calcular aproximadamente los ingresos totales mínimos que usted debe ganar.

C. Ingresos brutos requeridos:

B. Total $__________
+
20% $__________

GRAN TOTAL $__________

*Este porcentaje cubre deducciones efectuadas directamente en la nómina de pago para el impuesto federal de renta, el impuesto estatal de renta, la seguridad social, el seguro médico, etc.

El gran total obtenido es una aproximación del salario mínimo que usted requiere. Recuerde que la persona que le contratará se referirá a este gran total (o sea su salario bruto), y *no* la suma que usted realmente llevará a casa (o sea el Total B).

4) JOB NEEDS CHECKLIST

1. Minimum Salary: $____________

2. I must work within walking distance of my house ______, a short driving distance ______, a longer driving distance ______, near public transportation ______.

3. I cannot relocate ______, I can move to another city in my state ______, I can move to another state ______.

4. I must work between the hours of ______ and ______. I can only work on the following days: Monday ______, Tuesday ______, Wednesday ______, Thursday ______, Friday ______, Saturday ______, Sunday ______.

5. I am free to work nights, occasionally ______, frequently ______, never ______.

6. I can be away from home overnight, never ______, occasionally ______, frequently ______.

7. If I must travel, I have a car available, never ______, occasionally ______, frequently ______.

8. I need a job which is guaranteed to last for at least one month ______, six months ______, one year ______, more than one year ______.

9. I am more interested in the amount of money I make ______, the excitement of my work ______, the promotion potential of my work ______.

10. I must have a guaranteed monthly income ______. I can work on commission ______.

4) LISTA DE REQUISITOS PARA TOMAR UN EMPLEO

Marque la línea apropriada:

1. Salario mínimo: $____________.

2. Mi empleo debe estar a una distancia de casa que me permita ir a pie ______, conducir una distancia corta en auto ______, conducir una distancia larga en auto ______, tomar algún servicio público de transporte ______.

3. No puedo cambiar de domicilio ______, puedo mudarme a otra ciudad en este mismo estado ______, puedo mudarme a otro estado ______.

4. Debo trabajar entre las horas de ______ y ______. Puedo trabajar sólo en los siguientes días: lunes ______, martes ______, miércoles ______, jueves ______, viernes ______, sábado ______, domingo ______.

5. Puedo trabajar de noche ocasionalmente ______, con frecuencia ______, nunca ______.

6. Puedo pasar la noche fuera de casa nunca ______, ocasionalmente ______, con frecuencia ______.

7. Si tengo que viajar, dispongo de un coche nunca ______, ocasionalmente ______, con frecuencia ______.

8. Necesito un empleo que me garantice durará por lo menos un mes ______, seis meses ______, un año ______, más de un año ______.

9. Ante todo, me interesa la cantidad de dinero que gano ______, el estímulo que me proporciona ______, la posibilidad de promoción y/o ascenso ______.

10. Debo contar con un ingreso mensual garantizado ______. Puedo trabajar a comisión ______.

SESSION 3

The purpose of this bilingual session is to develop organizing and planning skills. The Family Needs Questionnaire is used as a guideline for discussion and planning the transition to the job market.

Copies of newspaper want ads are read to connect specific job opportunities with homemaking and job skills.

Capitalizing on the bilingual skills of the participants and non-traditional jobs in terms of cultural norms is explored.

Much emphasis is placed on continuing education. Bilingual counselors and staff of the Waukesha County Technical Institute Downtown (Urban) Campus presented information about General Education Diploma (GED) and the Learning Centers.

I. Mini-lecture and discussion (1 hour)

  Planning and organizing job and family needs

II. Break (15 minutes)

III. Continuing Education (30 minutes)

  Staff of Waukesha County Technical Institute
  General Education Diploma (GED)
  Learning Centers

IV. Wrap-up (15 minutes)

This session enables the participants to realistically explore skills and employment and to determine educational needs.

6) FAMILY NEEDS QUESTIONNAIRE

If you are planning to go to work or to go back to work but have a family depending upon you for certain daily needs, your transition will be easier if you have discussed some of the following areas with your family. Considering these problems will also help you answer difficult questions from interviewers regarding how you plan to balance your work and home life. Only answer those sections which are of use to you.

Child Care: If you have children, ask them to help you rank the following possible approaches to insuring that they are cared for in your absence. If your spouse is present, these will be issues of concern to him also. (Choose three and decide on an order of preference:)

______________ Shared care with your spouse.

______________ An adult to tend the children in your home.

______________ A teenager to tend the children.

______________ A relative or friend to tend the children.

______________ A nursery school or pre-school.

______________ A day-care center for children all day, or part-day for school age children.

______________ Summar day camps.

______________ Unpaid leaves during summer or other school vacations.

______________ A work schedule that allows you to be home when children are out of school.

______________ Other options.

Parent/Relative Care: Possibly you are providing care for one or both your parents or for an elderly relative. How will you work this out when you go to work? Again, ask those concerned for their preferences.

_______________ Ask other members of the family to share the care.

_______________ Hire someone to help you.

_______________ Help the relative find other community support.

_______________ Other options.

Housework: Who else in the family can help you with these chores? Ask your family to choose activities that will be most suitable for them.

_______________ Seek help of husband, children, or other family members in cooking, cleaning, and maintenance.

_______________ Compensate children for assistance with cooking and cleaning.

_______________ Employ someone to help with household chores.

_______________ Eliminating some activities such as weekly cleaning of the refrigerator.

_______________ Other options.

Hobbies/Civic Work/Friends: Discuss with friends and spouse which social activities can be curtailed and which they feel is/are extremely important.

_______________ Can your husband organize some social gatherings?

_______________ Can your friends make do with weekly lunches?

_______________ Resign from some clubs or organizations to which you belong.

_______________ Contribute money rather than time to civic organizations.

_______________ Other options.

6) CUESTIONARIO SOBRE LAS NECESIDADES DE LA FAMILIA

Si usted piensa trabajar o volver a trabajar, pero su familia depende de usted para ciertas necesidades cotidianas, el cambio se logrará con mayor facilidad si usted discute los siguientes aspectos con su familia. Además, al considerar estos problemas, usted se podrá valer de las soluciones propuestas para responder preguntas difíciles que le harán sus entrevistadores con respecto a la fórmula que usted propone para equilibrar su empleo y su vida del hogar. Conteste sólo aquellas secciones que sean aplicables en su caso particular.

Cuidado de los niños: Si usted tiene niños, pídales que le ayuden a poner en orden de importancia los siguientes enfoques que garantizarán su cuidado durante su ausencia. Si su cónyugue está presente, él también estará interesado en estos puntos. (Escoja 3 y asígneles un orden de preferencia.)

________________ Usted y su cónyugue compartirán el cuidado de los niños.

________________ Un adulto atenderá al cuidado de los niños en la casa.

________________ Un(a) quinceañero(a) se encargará del cuidado de los niños.

________________ Un(a) familiar o amigo(a) cuidará a los niños.

________________ Los niños asistirán a un jardín infantil o centro pre-escolar.

________________ Los niños irán a una guardería (por todo el día para los menores y por parte del día para los de edad escolar.)

________________ Irán a campamentos de verano.

________________ Usted obtendrá permisos de ausencia sin pago durante el verano y demás vacaciones escolares.

________________ Usted dispondrá de un horario de trabajo que le permita estar en casa cuando los niños no estén en la escuela.

________________ Otras soluciones.

Cuidado de padres o familiares: Es muy posible que usted esté cuidando a su padre y/o madre, o a algún pariente anciano. ¿Cómo resolverá esto cuando salga a trabajar? Nuevamente, pregunte a los interesados qué prefieren ellos.

________ Solicite a otros miembros de la familia que compartan el cuidado.

________ Contrate la ayuda de alguien.

________ Asista al familiar en la búsqueda de otro apoyo de la comunidad.

________ Otras soluciones.

Oficios domésticos: ¿Quién más en la familia puede ayudarle a realizar estos oficios? Pídale a su familia que cada uno seleccione los deberes que le sean más adecuados.

________ Obtenga la ayuda de su esposo, los niños y otros miembros de la familia en los trabajos de cocina, de limpieza, y de mantenimiento.

________ Gratifique a los niños por su ayuda en la cocina y en la limpieza.

________ Contrate a una persona para que le ayude en el oficio doméstico.

________ Elimine ciertas tareas, como por ejemplo la limpieza del refrigerador cada semana.

________ Otras soluciones.

Pasatiempos/Intereses cívicos/Amistades: Discuta con su cónyugue y con sus amistades cuáles son las actividades sociales que se pueden reducir y qué es lo que ellos consideran de importancia máxima.

________ ¿Puede organizar su esposo algunas reuniones sociales?

________ ¿Pueden satisfacerse sus amistades con almuerzos semanales?

________ Si pertenece a clubes u organizaciones, ¿Puede renunciar a algunas de ellas?

________ ¿Puede colaborar con organizaciones cívicas dando dinero, en lugar de tiempo?

________ Otras soluciones.

SESSION 4

The purpose of this session is to assist participants to more clearly define areas of strengths (or "no problems") and areas of concern. The grid chart - Hispanic and English - is a useful tool to realistically analyze and focus the problem areas.

Discussion revolved around which problems to tackle first. The major issue was financial. However, decisions had been made prior to this final workshop regarding the need for continued education. Most had come to the conclusion that a high school diploma or General Education Diploma (GED) was a necessity. For some, learning English was of primary importance.

I.	Exercise - Grid Assessment	(45 minutes)
II.	Break	(15 minutes)
III.	Making Decisions	(30 minutes)
IV.	Wrap-up and Evaluations	(30 minutes)

This session enables participants to narrow down the area of concern and to make specific decisions and plans for changing their lives.

Directions for Exercise

Grado el articulos. Ponga sumarca porla mejor appropiada columna.

A) No hay problemas - contenta.
B) Un poco de problema
C) Problema moderado
D) Unproblema considerable
E) Problema pormas de un ano
F) Problema chronico por toda las parte delavida.

	A	B	C	D	E	F
1. Valores						
2. Metas						
3. Peligro/cometerse						
4. Manejar tienpo/pasear						
5. Escuchar						
6. Assertiveness						
7. Abilida intelluctual						
8. Artistica						
9. Educacion						
10. Interesces sociales						
11. Intereces politico						
12. Trabajo						
13. Finansas						
14. Estado						

	A	B	C	D	E	F
15. Provado/liberta						
16. Casa/hozar						
17. Bien estar emotional						
18. Realizaciones personales/exito						
19. Confianza						
20. Optimismo						
21. Rendir/dejafir						
22. Fe/spiritual bien estar						
23. Imaginacion/creativida						
24. Amor/amistad						
25. Cercania familiar						
26. Hijos						
27. Esposo						
28. Padres						
29. Hermanos y hermanas						
30. Salud						
31. Ejercicio						
32. Comer						
33. Fumar						

	A	B	C	D	E	F
34. Droggs/vevidas						
35. Recrearse						
36. Modo devida						
37. Aburrimiento						
38. Recreacion						

Directions to Complete Exercise

Circle the numbers you would like to work on.

Prioritize items according to immediacy of need.

SUMMARY

Possibly the break with "tradition" to attend these workshops was a factor in the decision making process. Decisions were made: to attend English as a second language class at Waukesha County Technical Institute, to earn a General Education Diploma (GED), to earn a high school diploma, to explore family planning, to consider alternate job options, and to set their sights higher than before they attended.

Women who had resigned themselves to accepting whatever life reluctantly offered were ready to reach out to the larger community for an opportunity to improve their lives.

The participants checked the words informative, motivating and confidence building in their evaluations. (See Appendix H) In response to the question "What are the two most significant things that you have learned from this course?" one woman wrote "Who I am - I am somebody special; confidence in looking for a better job; that I have skills I never dream(ed) I had."

The only criticism engendered was a desire for more: "More time or more days," "It should have been longer, but it was worth the coming." Women in the Hispanic community are ready to avail themselves of the resources offered is the implication which can be drawn from those responses. It is therefore suggested that the longer, more intensive format be considered for this target group.

APPENDICES

Waukesha County Technical Institute

WCTI

800 Main Street, Pewaukee, WI 53072

District Director
Richard T. Anderson, Ed.D.

District Board
William Heinzelmann, Chairman
Roy Guse, Vice Chairman
Ruth Sells, Secretary/Treasurer
Bruce Boswell
Edward Cooper
William Paton
William Pierce

Help for

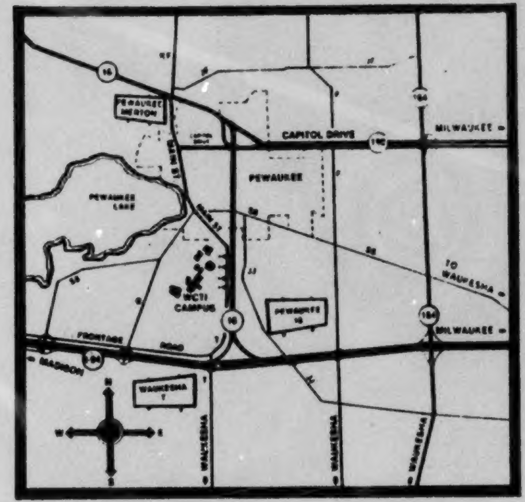
Displaced Homemakers

June 7-11, 1982
Monday - Friday
10 a.m. to 3 p.m.
Room SO-210

presented by:

Women's Development Center
Waukesha County Technical Institute
800 Main Street
(414) 548-5400

(open for details)



LEGEND

FROM THE EAST ON I-94
Stay on I-94 past highway 164. You will notice a large sign which reads PEWAUKEE 16. Take highway 16 to the WCTI exit (left lane). This exit will take you to highway T, turn right on T and continue north to the WCTI entrances (on the left).

FROM THE EAST ON HIGHWAY 190
(Capitol Drive)
Travel west to Pewaukee. Veer left at the PEWAUKEE BUSINESS DISTRICT turn-off. Continue on Capitol Drive into Pewaukee. Turn left on Main Street. Entrances to WCTI will be approximately ¾ mile ahead, on the right.

FROM THE WEST ON I-94
Take I-94 east to the COUNTY TRUNK T turn-off to the right. Follow along for a short distance and turn left on T (you will pass over I-94). Take T north to the WCTI campus. Entrances to WCTI will be on the left.

FROM THE WEST ON HIGHWAY 16
Follow highway 16 to the PEWAUKEE/MERTON EXIT (highway KF). Turn right on KF and continue to Wisconsin Avenue (turn left at Wisconsin). Take Wisconsin Avenue past Pewaukee lake to Main Street. Continue straight ahead on Main Street. Entrances to WCTI will be approximately ¾ mile ahead, on the right.

Help for Displaced Homemakers

Are you a person who has spent years as a full-time homemaker?

Do you now have to support yourself and your family because

. . . You are widowed, divorced, or separated

. . . Your spouse is disabled?

Do you need information about

. . . Coping with grief and loss

. . . Financial management

. . . Job seeking skills

. . . Career planning

. . . Community resources?

If you answered **yes** to any of these questions the Women's Development Center has help for you!

Monday, June 7
Introduction

Coping with grief and loss. An overview of divorce and widowhood. What to expect in the months ahead.

Tuesday, June 8
Personal Skills

Looking at personal strengths and weaknesses. Deciding if you need help; what kind you need; where to get it.

Wednesday, June 9
Financial Survival

Money management; the use and abuse of credit; taxes, insurance and wills.

Thursday, June 10
Employment

How to begin: developing job skills, educational goals, resume writing, job searching, applications, interviewing.

Friday, June 11
Planning

Each person will develop a personal plan to identify goals and objectives. Assistance will be given to develop resources and support for the future.

For further information and registration call:

548-5400

Women's Development Center
Claire Musickant
Project Coordinator

Brown Bag Lunch or WCTI Cafeteria

Limited Enrollment

Waukesha County Technical Institute

WCTI

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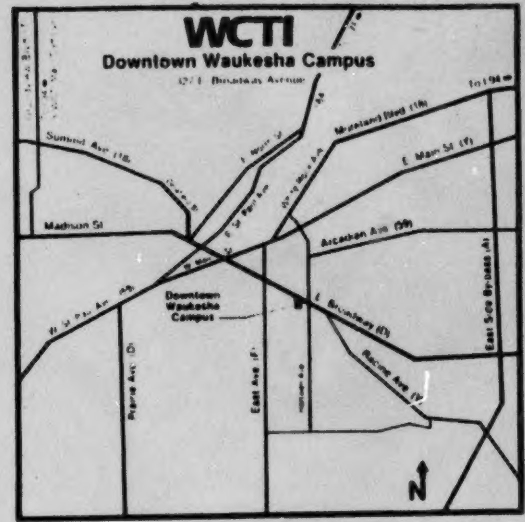
WCTI
Downtown Waukesha Campus
Summit Ave (18)
Madison St
W St Paul Ave (59)
E St Paul Ave
E Main St (T)
Moreland Blvd (18)
Arcadian Ave (59)
Downtown Waukesha Campus
E Broadway (T)
Racine Ave (Y)
Prairie Ave (D)
East Ave (F)
East Side By-pass (A)
N

Ayuda para las Amas de Casa

Junio 15, 17, 22, 24, 1982
Martes, Juevas
de 1:00 p.m. a 3:00 p.m.

Talleres Presentados
por El
Centro Para Mujeres -
Waukesha County Technical Institute

¿ Es usted alguien que ha sido siempre ama de casa?

¿ Tiene que mantenerse usted y a su familia sola porque . . .

. . . es viuda

. . . está separada

. . . o está divorciada

. . . o está su esposo incapacitado?

Necesita usted más información sobre . . .

. . . sus talentos personales

. . . su personalidad

. . . métodos y formas de conseguir trabajo

. . . organizaciones de la comunidad que pueden asistirle?

Si necesita mas información o desea participar en talleres que ayudarán en explorar estos temas, el Centro Para Mujeres esta para servirle.

Talleres:

Martes (Junio 15, 1982)

Taller que asistirá en saber mejor su personalidad:

Como hacer planes para el futuro mio y de mi familia.

Jueves (Junio 17, 1982)

Taller que asistira en analizar sus abilidades y puntos debiles para decidir si necesita ayuda y donde puede recibir ayuda.

Martes (Junio 22, 1982)

Taller para analizar que es necesario para encontrar trabajo - discutir temas como:
La importancia de la solicitud.
Como llevarse en una entrevista.
Dónde y como buscar empleo.

Jueves (Junio 24, 1982)

Recursos en la comunidad: como usar diferentes programas y organizaciones según sus problemas.

Para mas información o

Para registrarse llame

a Sonia Treviño en La Casa

de Esperanza 547-0887

APPENDIX B

COVER LETTER TO FUNERAL DIRECTORS

Enclosed please find brochures describing the seminar for Displaced Homemakers. We are aiming for 10 - 20 participants for this week-long program.

The type of person we are seeking has become a displaced homemaker during the last 12 months by virtue of death, divorce, separation, or disability of spouse. If you know of persons who fit the criteria and are willing to participate, please refer them to me.

We will greatly appreciate your sharing the information through whatever means appropriate that would accomplish our goal. If you need further information or more brochures, please feel free to call me.

Thank you so much for your willingness to assist us in our endeavors.

Sincerely,

Claire Musickant
Project Coordinator

CM/bw

Enclosures

APPENDIX C

PROFILES OF PRESENTERS

PROFILES OF PRESENTERS

Ruth Fossedal - B.A., M.A., Ph.D candidate in Educational Administration - Presenter and Project Director - is Community Counseling Director and Director of the Women's Development Center at Waukesha County Technical Institute. She has been a keynote speaker and workshop facilitator before many audiences nationwide including government employees, community organizations and educators. Her articles on women in transition have appeared in national books and professional magazines.

Claire Musickant - B.A. - Project Coordinator, has been with the Women's Development Center since 1977 as a group facilitator. She conducts workshops and seminars on stress management, time management, assertiveness and transactional analysis for Waukesha County Technical Institute as well as businesses and organizations. She is a special fields member of the International Transactional Analysis Association specializing in transactional analysis for organizations.

Libby Sellars - B.S. - Presenter: Employment, has been with the Women's Development Center since February, 1977 as a career/employment consultant. For the past two years she has been project assistant as well. On July 1, 1982 Sellars was appointed Director of the Women's Development Center. Her previous experience was in the private sector in the area of employment and personnel.

Miki Martin Erschnig - B.A., M.S. - Presenter: Coping with Grief & Loss, has been with the Women's Development Center since 1980 as a personal and career counselor. She is also a group facilitator for "Building Your Life As a Single" which focuses on dealing with grief and loss and establishing a life plan. Erschnig has Wisconsin VTAE certification.

Marian Ohrmundt - B.W., M.S. - Presenter: Personal Skills, is a Women's Development Center counselor with Wisconsin VTAE certification and has worked with displaced homemakers for three years. Ohrmundt is also a group facilitator for assertiveness training. She has worked in business and industry in human resource development.

Ron Kellerman - Presenter: Financial Survival, is Assistant Vice-President of Waukesha County Marine Bank. He is also Vice-President and Director of Public Relations for Wisconsin Installment Bankers Association and member of the State Banking Commission. Kellerman serves as chairman of the Marketing Advisory Committee, Waukesha County Technical Institute.

Sue Broad - Presenter: Decision Making, coordinator/facilitator of "Turning Point," an employment program for low income displaced homemakers as well as "Sales Careers for Women" at the Women's Center - Waukesha. Previously she worked as a psychiatric consultant and Day Hospital Staff Counselor in Milwaukee.

Mary Lee Smullen Croatt - B.S.N. - Presenter: Wellness, is a health consultant conducting workshops which promote good health and facilitate fun. She operates a business, "Feeling Good," which brings programs to groups, agencies, and institutions. Croatt is co-author of the manual for couple communication, *Continuing Dialog*.

Marilyn Fritch - B.A., Home Economics - Presenter: Nutrition, has taught in the public schools. Fritch has also written two books, *Moms, Pops and Kids in the Kitchen* and *In the Kitchen with Kids*. She teaches courses at Waukesha County Technical Institute entitled "Moms and Kids in the Kitchen" and "Moms and Kids - Fitness Together." Her emphasis is diet through proper nutrition.

Judy Jorgensen - B.A., M.S. is coordinator of Special Needs at Waukesha County Technical Institute. Her duties include The Learning Place, Reading, Elementary Food Service and Special Needs. Jorgensen's previous experience has been as an adult educator and English instructor in high school and junior colleges.

Janet Brown - B.A., M.S. is enrolled in a doctoral program in Urban Education at UW Milwaukee. She helped develop and is Director of the Learning Lab at UW Waukesha. Brown entered the world of adult education in 1974 by teaching reading and English as a second language in a prison.

Romona Powers - M.S.W. Community Organization and Family Development is coordinator of People to People - a self-help mutual support program at Waukesha County Technical Institute in the home economics, family life department. She has presented many papers at local and national conferences. Powers is currently a board member of Wisconsin Council Family Relations.

APPENDIX D

COMMUNITY RESOURCE FOLDER

Community Resources

Women's Development Center
Waukesha County Technical Institute

Police	____________
Fire	____________
Ambulance	____________
Doctor	____________
Alcoholism & Drug Abuse	544-4751
Women's Crisis Line	964-7535
Waukesha County Mental Health	547-3388
Victim Assistance Project	547-3388
Gay & Bisexual Support Project	542-5735
Battered Women/Rape/ Sexual Assault	547-0505
Information & Referral	547-3388
Emergency Food Pantry	542-5300
Poison Center	931-4114
Neighbor to Neighbor	785-2000 255-2345 691-1411

Important Phone Numbers
Crisis Lines

Blair House - Waukesha Family Practice	544-5959
Planned Parenthood	544-0708
Mental Health Association	547-3388
Kettle Moraine Hospital	567-0201
Kettle Moraine Outpatient Clinic	544-1274
Waukesha Memorial Hospital	544-2011
Rogers Memorial Hospital	567-5535

Overeaters Anonymous	259-0640
Suicide Prevention	547-3388
Poison Control Center	931-4114
Alcoholism & Drug Abuse	544-4751

Medical Assistance

Job & Career Information

Housing Assistance

Advice, Counseling, Legal & Financial Assistance

Support Groups

Waukesha County Technical Institute:

Women's Development Center	548-5400
Human Development	
Employment Counseling	
Getting Back to School	
Business Occupations	548-5229
Continuing Education	548-5208
General Education	548-5255
Industrial Occupations	548-5328
Service & Health Occupations	548-5371

The Women's Center, Inc.	547-4600
Turning Point	
Electronics	
University of Wisconsin-Waukesha	548-5600
Alverno College	647-3700
Pace for the Career Person	647-3962
Carroll College	547-1211
UW-Extension	548-6013
Wisconsin Job Service	544-8651

Job & Career Information

Housing Assistance

Advice, Counseling, Legal & Financial Assistance

Battered Women - Emergency Housing	547-0505
Unfair Treatment by a real estate agency - HUD	291-3214
Wisconsin Natural Gas Company	544-7300
Gas Leak	
Gas Service	
Wisconsin Electric Power Company	277-333
Emergency Service - Lights out	277-3700
Waukesha District Office	544-7000
Wisconsin Telephone Company	
New Service	399-3211
Repair Service	399-3611
Bill or Payments	(number on your bill)
Temporary Housing	
Salvation Army (Milwaukee)	547-7367

Waukesha City Housing	542-2262
Housing Discrimination	1-800-424-8590
Landlord/Tenant	257-8966

Waukesha County Department of Social Services	**544-8926**
Family, Individual, Juvenile Counseling	
Mandatory Divorce Counseling	
Alcohol & Drug Abuse	
Alanon & Alateen	**547-9820**
Kettle Moraine Hospital	**567-0201**
Kettle Moraine Outpatient	**544-1267**
Family Service of Waukesha Co.	**547-5567**
Family Social & Psychotherapy	**544-5601**
Gay & Bisexual Support Group	**542-5735**
Lutheran Social Services	**542-8036**
Waukesha County Mental Health	**547-3388**
The Women's Center, Inc.	**547-4600**
Women & Families Psychotherapy	**542-0123**
Women's Development Center	**548-5400**

* * *

Waukesha County Department of Social Services	**544-8926**
Food Stamps	
General Assistance (SSI)	
Child Support Enforcement	
Legal Action of Wisconsin	**372-2807**
La Casa de la Esperanza	**547-0887**
Women's Pro Se (Legal)	**547-4600**

Women's Development Center	548-5400
Who Am I Now That I'm Alone?	
Why Assert Myself?	
How Do I Get a Job?	
The Women's Center, Inc.	547-4600
Women's Issues	
Time Management	
Decision Making	
People to People	548-5258
Divorced & Separated	
Middle Years	
Parents of Teens	
Singles	
New groups when demand exists	
Elmbrook Church Support & Discussion Groups	
30 Plus Study Group	786-9345
Single Parents Group	442-2158
Parents Without Partners	246-6602
Catholic Family Life Program	771-1200
Widowed Groups	
Divorced & Separated Groups	

Positive Christian Singles "Adventures"	873-2233
The Stillpoint	782-0183
Parents Support Group	547-1198
Compassionate Friends	547-0859 or 567-3193
Neighbor to Neighbor	
Emergency Transportation	
Temporary Baby Sitting	
Elmbrook Hospital	785-2000
Menomonee Falls	255-2345
Pewaukee	691-1411

Waukesha County Technical Institute

WCTI

Women's Development Center
800 Main Street
Pewaukee, WI 53072

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Ruth Sells, Secretary/Treasurer
Bruce Boswell
Edward Cooper
William Paton
William Pierce

BULK MAILING
Non-Profit Org.
U.S. POSTAGE PAID
Permit No. 195
Pewaukee, WI 53072

Please save this brochure for the events that are scheduled in October and November.

the women's development center
WDC

Schedule of Events

September - November 1982

Waukesha County Technical Institute
WCTI
800 Main Street, Pewaukee, WI 53072

Women's Development Center Staff

Libby Sellars, B.S. - Director
Marian Ohrmundt, B.S., M.S. - Counselor
Miki Martin Erschnig, B.A., M.S. - Counselor
Dorothy Ann Phinney, B.S. - Career/Employment Consultant
Kristine Panning, B.A., M.S. - Coordinator/Project HAND

Group Process Specialists

Mary Ackerman
Mary Jo Coffee
Jane Kuether
Kathy Winkler

Ann Clayton
Annette Kellogg
Sharon Safar
Claire Musickant

WCTI - Pewaukee Campus Room Codes

B - Business Occupations Building
C - Student Commons Building

The Women's Development Center Serves the Community

by providing information and workshops to women and men on . . .

- Careers
- Returning To School
- Non-traditional Jobs
- Employment Opportunities
- Displaced Homemaker Issues

the Women's Development Center also offers counseling on . . .

- Seeking Employment
- Interviewing Techniques
- Furthering Education
- Making Decisions & Goal Setting
- Assessing Aptitudes, Skills & Interests
- Understanding & Accepting Oneself
- Improving Inter-relationships

Counseling and groups are available at WCTI in Pewaukee and Menomonee Falls.

There is no charge for services offered by the Women's Development Center. Men are welcome! **Call 548-5400 for more information or to schedule an appointment.**

WIT Groups for Wo/Men in Transition

WIT groups are tailored to assist women and men who are in a period of change and growth. They are organized to meet common concerns such as decision making, self confidence, career planning and coping.

Building a New Life as a Single

The focus is on the concerns of women whose life styles have changed because of death, divorce or separation. It is designed to provide information and resources and to develop plans for the future.

Course No.	Starts	Day	Time	Weeks	Place
809-419-001	9/07	T	10:00-12:00	4	B-221B
809-419-002	10/05	T	10:00-12:00	4	B-221B
809-419-003	11/02	T	10:00-12:00	4	B-221B
Night					
809-419-004	9/07	T	7:00-9:00	4	B-221B
809-419-005	10/05	T	7:00-9:00	4	B-221B
809-419-006	11/02	T	7:00--9:99	4	B-221B

Self Exploration

The focus is on enhancing self esteem, identifying values and priorities and developing goals. Emphasis will be on decision-making.

Course No.	Starts	Day	Time	Weeks	Place
809-408-001	09/09	Th	9:30-11:20	4	B-221B
809-408-002	10/06	W	9:30-11:20	4	B-221B
809-408-003	11/04	Th	9:30-11:20	4	B-221B
Night					
809-408-004	09/08	W	7:00-9:00	4	B-221D
809-408-005	09/09	Th	7:00-9:00	4	Meno. Falls
809-408-006	10/07	Th	7:00-9:00	4	B-221B
809-408-007	11/03	W	7:00-9:00	4	B-221D

For more information or to register, call 548-5400.

Career Exploration

The focus is on identification and assessment of abilities, interests, and work values specifically related to career plans.

Course No.	Starts	Day	Time	Weeks	Place
809-409-001	10/07	Th	9:00-12:00	4	B-221B
809-409-002	11/03	W	9:00-12:00	4	B-221B
Night					
809-409-003	10/06	W	6:30-9:00	4	B-221D
809-409-004	10/07	Th	6:30-9:00	4	Meno. Falls
809-409-005	11/04	Th	6:30-9:00	4	B-221B

Successful Job Searching

The focus is on job seeking strategies, resume writing and interviewing skills.

Course No.	Starts	Day	Time	Weeks	Place
809-414-001	09/08	W	1:00-3:00	4	B-221B
809-414-002	10/06	W	1:00-3:00	4	B-221B
809-414-003	11/03	W	1:00-3:00	4	B-221B
Night					
809-414-004	09/08	W	7:00-9:00	4	B-221B
809-414-005	10/06	W	7:00-9:00	4	B-221B
809-414-006	11/03	W	7:00-9:00	4	B-221B

Assertiveness

The focus is on use of assertiveness as a tool for behavior changes and effective communication.

Course No.	Starts	Day	Time	Weeks	Place
809-411-001	09/10	F	9:30-11:20	4	B-221B
809-411-002	10/08	F	12:30-2:20	4	B-221B
809-411-003	11/05	F	9:30-11:20	4	B-221B
809-411-004	10/07	Th	10:00-12:00	4	Meno. Falls
Night					
809-411-005	09/09	Th	7:00-9:00	4	B-221D
809-411-006	10/07	Th	7:00-9:00	4	B-221D
809-411-007	11/04	Th	7:00-9:00	4	B-221D

Assertiveness on the Job

The focus is on helping those who have had some previous assertiveness training apply this training to the job setting.

Course No.	Starts	Day	Time	Weeks	Place
809-410-001	11/05	F	12:30-2:20	4	B-221B
Night					
809-410-002	10/04	M	7:00-9:00	4	B-221B

Understanding Myself and Others

The focus is on viewing oneself more positively and increasing interpersonal and employment effectiveness through an exploration of transactional analysis.

Course No.	Starts	Day	Time	Weeks	Place
809-405-001	09/10	F	12:30-2:20	4	B-221B
809-405-002	10/08	F	9:30-11:20	4	B-221B
Night					
809-405-003	09/08	W	7:00-9:00	4	B-227
809-405-004	11/03	W	7:00-9:00	4	B-227

Choosing My Feelings

The focus is on the exploration of one's emotions and ways of getting in touch with feelings and using them more effectively.

Course No.	Starts	Day	Time	Weeks	Place
809-415-001	09/07	T	12:30-2:20	4	B-221B
809-415-002	10/05	T	12:30-2:20	4	B-221B

Dealing With Stress

The focus is on the exploration of mental, physical and emotional components of stress and development of personal coping strategies.

Course No.	Starts	Day	Time	Weeks	Place
809-417-001	11/04	Th	10:00-12:00	4	Meno. Falls

There is **NO CHARGE** for any of these events. However, advance registration is required. Men are welcome. Call 548-5400 to register. Individual counseling for career, employment, vocational and personal concerns is also available. Call 548-5400 for appointment or for information.

For more information or to register, call 548-5400.

Special Events

Wednesday Seminar

October 27 **809-423-001**
9:30-2:30 p.m., Commons Lounge

What is Stress? - Learn how to identify the condition of stress and its effects on us. Get in touch with how the individual reacts in stressful conditions. The management of stress through a variety of methods will be shared.
Marian Ohrmundt, facilitator.

Saturday Seminars

September 11 **809-423-002**
9:00-12:00 noon, Commons Lounge

Career Exploration - Especially for women considering going to work, changing jobs or going to school. Women now employed in a wide variety of occupations will discuss how they made their career choices, education or training requirements and their job responsibilities. There will be time for questions and answers.
Dorothy Ann Phinney, facilitator.

September 18 **809-423-003**
9:00-3:00 p.m., Commons Lounge

Non-Traditional Careers for Teachers - Explore other career options. Share experiences of former teachers who have changed fields. Identify your strengths and formulate your plan to investigate other careers.
Libby Sellars, facilitator.

September 25 **809-423-004**
9:30-2:30 p.m., 80-225

Women as Winners - This workshop will focus on women and their views of power. It will be a working session which will allow participants to explore their methods of using and/or avoiding their personal power.
Ruth Fossedal, facilitator.

October 2 **809-423-005**
9:00-3:00 p.m., B-213

Self Exploration - The focus is on enhancing self-esteem, identifying values and priorities and developing goals. Emphasis will be on decision making.
Kathy Winkler, facilitator.

October 9 **809-423-006**
9:00-3:00 p.m., B-213

Career Exploration - The focus is on identification and assessment of abilities, interests and work values specifically related to career plans.
Kathy Winkler, facilitator.

October 16 **809-423-007**
9:00-3:00 p.m., B-213

The Successful Job Search - The focus is on job seeking strategies, resume writing and interviewing skills.
Sharon Safer, facilitator.

October 23 **809-423-008**
9:00-3:00 p.m., Commons Lounge

Assertiveness on the Job - This workshop is designed to help those who have had some previous assertiveness training to apply this training to the job setting. The format of the day will be a combination of lectures, discussion and group experience. Participants will be able to work on individual problems and to assist each other to behave more assertively on the job.
Claire Musickant, facilitator.

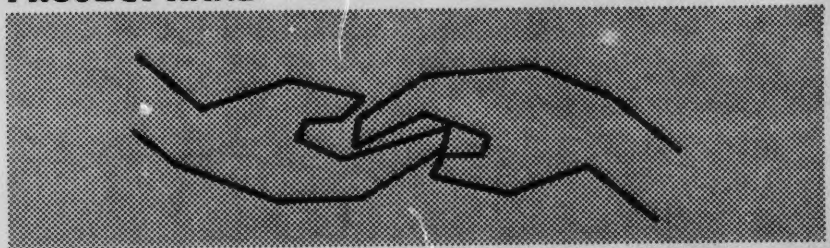
For Saturday Seminars bring a bag lunch or visit a nearby restaurant.

Call 548-5400 . . .
for an appointment, information or to receive a copy of the fall brochure. Vocational, career, employment and personal counseling are available through the Women's Development Center. Men are welcome. There is no charge for services.

Please save this brochure for the events that are scheduled in October and November.

There is no charge for any of these events, however, advance registration is required. Men are welcome. Call 548-5400 to register or for additional information.

PROJECT HAND



Project HAND provides counseling and resources to disabled wo/men. Small group workshops on job seeking skills and on assertiveness/self-advocacy are being offered. Individual counseling is also available. Call 548-5510 for more information.

Making Yourself a Friend to You
A workshop to help adult disabled wo/men become more assertive and able to speak effectively about their needs and rights. Facilitated by Kristine Panning.

Course No.	Starts	Day	Time	Weeks	Place
809-411-008	9/02	Th	9:30-11:30	4	SO-133

Job Hunting Jungle Survival
A workshop for disabled wo/men dealing with how to find a job, write a resume, and interview successfully. Facilitated by Kristine Panning.

Course No.	Starts	Day	Time	Weeks	Place
809-414-007	09/01	W	2:00-4:00	4	I-132

* * * * *

Reemployment Clinic
Assistance in working your way back to work.

Survival - Coping with stress and finding support
Recovery - Examining options and building self esteem
Growth - Setting goals, actively job hunting and/or retraining

First four Thursdays of every month
8:30 a.m. to noon
WCTI Downtown Campus
327 E. Broadway
Waukesha (across from YMCA)

Call 544-8645 for further information or to register.

FREE

WCTI courses of special interest to women . . .

Prospective Women Business Owners Workshops

This pre-business workshop, sponsored in cooperation with the Continuing Education Division, is designed for the woman who is contemplating starting her own business. Topics covered include planning for success, assertiveness for the woman in business, developing a marketing strategy and business records.

The workshop is divided into two segments which must be taken in sequence. Pat Durovy will be the instructor for five sessions and Marian Ohrmundt will facilitate a one week counseling component.

I. **102-476-002 Women Starting a Small Business, Part I**
Course meets on Wednesday from 7:00 to 9:30 for 6 weeks on September 29. The cost will be $7.70. A packet of information will be available for $3.00.

II. **102-476-002 Women Starting a Small Business, Part II**
Course meets on Saturday for 3 weeks from 8:30 to 3:30 starting October 30.

Math Anxiety **804-415-001**

Don't let the fear of math stop you from choosing the best career for you. You will be assisted through individual and group work to start doing mathematical problems and building your self confidence.

Course meets Tuesday from 6:00 to 8:30 p.m. for 4 weeks starting August 24 at the Learning Place, R-108. The cost is $6.30.

Dealing with Conflict for Secretarial Staff **809-459-002**

Participants will learn to recognize sources of conflict in the workplace. They will analyze approaches to and develop strategies for confronting and resolving conflicts. Sheila Jackson, Instructor.

Course meets Wednesday from 5:30 to 9:30 p.m. for 3 weeks starting September 15. The $32.80 fee includes dinner.

Public Speaking/Video Method **801-445-001**

Designed to aid participants in developing and increasing the skills and confidence necessary for effective public speaking. Video method will be used as a tool for analyzing and critiquing presentations. Marilyn Berger, Instructor.

Course meets Monday from 7:00 to 9:00 p.m. for 8 weeks starting September 20. Fee $7.70.

To register, call the Registration Office at 548-9911.

Business Writing **801-454-001**

Designed to provide participants with skills necessary to prepare clear and concise business correspondence. Instructor, Lynn Tiulezenko.

Course meets Tuesday from 7:00 to 9:00 p.m. for 6 weeks starting September 21. Fee $6.30.

To register, call the Registration Office at 548-9911.

The Women's Development Center Helps People To Help Themselves

Waukesha County Technical Institute established the Women's Development Center in 1977 to promote achievement of goals by women and men in transition. Vocational, educational, career and personal counseling are available, at no charge, for those who want to assess their abilities and explore the world of work.

The goal of the program is to help people examine various alternatives in their lives and take action to reach their goals. For many people this means a search for identity and setting goals. It means feeling better about themselves, which will give them a new sense of purpose and the courage to make changes if they so desire.

The success of the Women's Development Center is reflected in its being identified by two national studies as one of the most successful programs in vocational education. The Center is a Catalyst National Network participant.

For more information or to register, call 548-5400.

APPENDIX E

LIST OF COMMUNITY RESOURCE BROCHURES AND SAMPLES

RESOURCE LIST

Agency Brochures

The Women's Center, Inc.
Family Social & Psychotherapy
County Department of Social Services
Family Service of Waukesha County
Mental Health Association
Waukesha County Technical Institute - Women's Development Center

Wisconsin Department of Transportation

P.O. Box 7909
Madison, Wisconsin 53707

Don't Buy a Car Blindfolded

Office of Consumer Protection

Department of Justice
819 North 6th Street
Milwaukee, Wisconsin 53203

Speak up - When you buy a car
Motor Vehicle Repair Rule
Be Sure Before You Sign
Home Solicitation Selling

U.S. Government Printing Office

Consumer Information Center
Department F
Pueblo, Colorado 81009

Consumer Information Catalog

Office of the Commissioner of Insurance

123 W. Washington Avenue
Madison, Wisconsin 53702

A Brief Guide to Tenants Insurance
A Brief Guide to Automobile Insurance
Insurance Guide for Women

Wisconsin Bankers Association

Local Bank

Establishing First Time Credit

Resource List (continued)

Federal Deposit Insurance Corp. (F.D.I.C.)

550 17th Street, N.W.
Washington, D. C. 20429

Equal Credit Opportunity for Women
Truth in Lending
Consumer Information
Your Insured Deposit
Fair Credit Reporting Act

Social Security Administration

716 N. Barstow
Waukesha, Wisconsin 53186

A Woman's Guide to Social Security

ORDER BLANK—FREE TITLES

(Order sales publications on reverse)

- Because of limited stocks, please restrict your order to a maximum of one copy of 20 different free publications.
- Fill in mailing label on reverse side (it will be used to return your order).
- Detach Order Blank page, enclose any payment, and mail to **Consumer Information Center, Department G, Pueblo, CO 81009.**
- If ordering free publications **only**, please note **FREE** on envelope.

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☆ U.S. GOV'T. PRINTING OFFICE 1982 361-702/2

Consumer Information Catalog

Consumer
Information
Center
Summer 1982

INTRODUCTION

We are pleased to bring you the latest edition of the Consumer Information Catalog. It lists booklets from almost 30 agencies of the Federal Government. And more than half of them are free. You will find booklets on how to fix your car; how to save money on food, health care, energy, and other household expenses; how to slim down and trim up; and many other interesting topics.

The Catalog is published four times a year by the Consumer Information Center. The Center was established by Presidential Order in 1970 to encourage Federal agencies to share useful consumer information and to increase public awareness of this information.

Consumers have suggested many of the topics for publications listed in the Catalog. We welcome your comments and suggestions.

Consumer Information Center
General Services Administration

GSA

CONTENTS

2 AUTOMOBILES
3 CHILDREN
4 EMPLOYMENT AND EDUCATION
5 FOOD
7 GARDENING
7 HEALTH
10 HOUSING
12 MONEY MANAGEMENT
12 TRAVEL AND HOBBIES
13 OTHER BOOKLETS

☆ AUTOMOBILES

Auto Service Contracts. 635K. Free. 2 pp. 1982. For new car buyers who want more protection than a standard warranty, here are important questions to consider.

The Backyard Mechanic—Volume I. 101K. $4.00. 57 pp. 1981. Illustrated step-by-step instructions on how to inspect your car; change the oil; tune-up; lubricate; and maintain the transmission, disc brakes, radiator, emission control devices, battery, and automatic choke.

The Backyard Mechanic—Volume II. 102K. $4.50. 75 pp. 1980. How to do basic tune-up and final adjustments; reline drum brakes; maintain the hydraulic brake system and power brake assist units; and care for the carburetor, ignition system, and air conditioning; also explains auto electrical system.

The Backyard Mechanic—Volume III. 103K. $4.50. 92 pp. 1981. Fifteen chapters of instructions to help you keep your car running smoothly; covers electrical systems, body work and painting, tuning for mileage, filters, tires, lights; how to avoid auto repair ripoffs; tips on keeping a maintenance log.

The Car Book. 501K. Free. 68 pp. 1981. Information about many 1981 model cars: crash test results, fuel economy, maintenance and insurance costs; how to resolve complaints; and what to look for in a used car.

Car Care and Service. 104K. $1.75. 13 pp. 1981. Symptoms of common problems; tips on working with your mechanic.

Cost of Owning and Operating Automobiles and Vans. 625K. Free. 16 pp. 1981. Cost breakdown for purchase, depreciation, maintenance, gas, insurance, and taxes for standard, compact, and subcompact cars; includes worksheet for figuring your own costs.

Credit Cards: Auto Repair Protection. 636K. Free. 2 pp. 1982. Your rights when you pay for car repairs with a credit card.

Self-Service: Gas Up and Go? 105K. $1.75. 8 pp. 1977. Tells how to perform the simple but important routine maintenance that you might miss at the self-service pump: checking the oil, tire pressure, battery, and more.

☆ CHILDREN

An Adolescent in Your Home. 106K. $1.75. 27 pp. 1978. The physical and emotional needs and problems of adolescents; areas of conflict; and ways to promote understanding.

Child Development in the Home. 107K. $1.75. 20 pp. 1980. How to build self-confidence and self-discipline in the preschool child.

Children's Books. 108K. $2.00. 16 pp. 1982. A descriptive listing of the best books published in 1981 for preschool through junior high school age children. Prepared by the Library of Congress.

Cognitive Development. 109K. $1.75. 14 pp. 1980. How children learn; what stages they reach at certain ages; and how parents can help.

Dennis the Menace: Coping with Family Stress. 626K. Free. 15 pp. 1981. Depicts stressful family situations as viewed through Dennis' eyes; suggestions for parents on how to understand a child's point of view and reduce family tension.

Footsteps: A Parenting Guide. 110K. $4.00. 64 pp. 1980. Practical advice for parents of young children on: sibling rivalry, teaching values, independence, creativity, and more; based on the TV show "Footsteps."

The Importance of Play in Child Development. 111K. $1.75. 16 pp. 1981. Play is a child's way of living and learning social skills, creativity, and responsibility; how parents can enhance this learning.

Plain Talk About Raising Children. 504K. Free. 4 pp. 1981. Suggestions from parents whose grown children are now functioning well.

Plain Talk About When Your Child Starts School. 505K. Free. 2 pp. 1980. Suggestions for helping your child during the first days of school.

Talking to Children About Death. 112K. $1.75. 16 pp. 1979. Helping youngsters deal with the reality of death and overcome common misconceptions and fears; whether to visit the dying or attend funerals; sources of information.

When Parents Divorce. 210K. $2.50. 22 pp. 1981. Describes the trauma that children and parents often experience as a result of separation and divorce; practical suggestions for parents on how to prepare themselves and their children.

Your Child and Math. 203K. $2.25. 20 pp. 1981. Everyday activities to teach children the concepts of number, measurement, space, and time.

Your Child and TV. 219K. $2.00. 16 pp. 1981. How to help children develop good TV viewing habits and learn from what they watch.

CHILDREN'S HEALTH AND PRENATAL CARE

Caffeine and Pregnancy. 612K. Free. 4 pp. 1980. Results of FDA study linking caffeine to birth defects in animals; caffeine's effects on health; foods and drugs containing caffeine.

Drug Abuse Prevention for Your Family. 116K. $[illegible].75. 24 pp. 1980. How to tell if your child is using drugs and what to do about it; how to help prevent your child from ever starting; understanding why people abuse drugs; effects of common drugs; lists sources of assistance.

Dyslexia. 117K. $2.00. 9 pp. 1978. Why some children have difficulty learning to read or write; problems they may face at home and school; what to do and where to go for help.

Helping the Hyperactive Child. 118K. $1.75. 9 pp. 1978. Behavior problems that could indicate hyperactivity; methods of treatment; ways parents can help in the home; sources of assistance.

Infant Care. 119K. $2.25. 72 pp. 1979. Detailed guide to care, development, behavior, and health problems; first aid information; selection of clothing, toys, and equipment.

Plain Talk About Learning Disabilities. 608K. Free. 6 pp. 1979. Why many children have trouble learning; how they behave; ways parents can help; sources of assistance.

Young Children and Accidents in the Home. 121K. $2.00. 28 pp. 1978. How to protect your child from falls, animal bites, suffocation, poisoning, burns, etc.; includes detachable first aid chart.

LEARNING ACTIVITIES

Dennis Takes a Poke at Poison. 606K. Free. 16 pp. 1980. Dennis the Menace learns about poisons in the home and how to tell if something is safe to eat.

Inexpensive Toys: Fun in the Making. 122K. $1.75. 31 pp. 1979. Simple instructions for children to make fun toys and games from throw-away materials in the home.

The Thing the Professor Forgot. 507K. Free. 18 pp. 1979. Coloring book in rhyme to teach children about good nutrition.

Visiting People on a Dairy Farm. 610K. Free. 17 pp. 1981. For early elementary school children, an illustrated tour of a dairy farm by the family who owns and runs it: What daily life on a farm is like, the hard work and the rewards.

☆ EMPLOYMENT AND EDUCATION

College Costs/1981-82. 204K. $2.00. 12 pp. 1982. The costs in 1981-82 for undergraduate and graduate study at more than 2,000 public and private 4-year colleges and universities; provides a basis for comparing tuition and fees.

Federal Financial Aid for Men and Women Resuming Their Education or Training. 508K. Free. 15 pp. 1982. If you want to return to school after some time at a job, in the service, or at home, here are important facts about Federal financial aid.

Job Openings. 510K. Free. 8 pp. Revised monthly. (Former title **Occupations in Demand.**) Highlights occupations with large numbers of openings; where they are located.

Job Options for Women in the 80's. 123K. $2.50. 22 pp. 1980. An overview of the status of women in the work force; kinds of jobs that will be in demand; advice and resources for women who want help choosing a career and finding a job.

The Job Outlook in Brief. 124K. $1.75. 22 pp. 1980. Trends and prospects through 1985 for more than 250 different occupations.

Know Your Pension Plan. 509K. Free. 16 pp. 1979. Checklists to help you understand your retirement plan: types of benefits; eligibility requirements; how service is counted and benefits are vested; how to apply for benefits; and your rights under the Employee Retirement Income Security Act.

Matching Personal and Job Characteristics. 125K. $1.75. 14 pp. 1980. How to choose the right career; includes easy-to-use chart for comparing your academic background and personality traits with requirements for 281 occupations.

Merchandising Your Job Talents. 126K. $2.00. 24 pp. 1980. How to prepare a resume, write a letter of application, and interview.

Occupational Outlook Quarterly. 127K. $8.00. Annual Subscription (4 issues). For job seekers, employment planners, and counselors, practical information on choosing and getting jobs, new occupations, training opportunities, salary trends, long-term job prospects, and career counseling programs. Use subscription blank on page 14.

Student Guide—Five Federal Financial Aid Programs. 512K. Free. 16 pp. 1982. Five grant and loan programs for college, vocational, and technical school students; who is eligible and how to apply.

Study and Teaching Opportunities Abroad. 128K. $4.25. 68 pp. 1981. Programs of interest to students and teachers at all levels, from elementary to postgraduate school; where to get further information; bibliography to help anyone planning to travel or work overseas.

A Woman's Guide to Social Security. 513K. Free. 12 pp. 1981. What every woman should know about benefits upon retirement, disability, widowhood, or divorce.

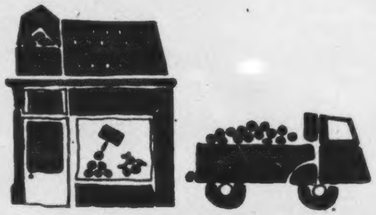
A Working Woman's Guide to Her Job Rights. 129K. $2.00. 32 pp. 1978. From getting a job to retiring, your rights under Federal law; topics covered are for men as well and include: employment services, minimum wage and overtime pay, maternity leave, etc.; sources of assistance.

Your Social Security. 514K. Free. 31 pp. 1980. Eligibility; amounts of payments; how to apply for Social Security and Medicare benefits.

SMALL BUSINESS

Advertising, Packaging, and Labeling. 205K. $2.50. 32 pp. 1980. For businesses that prepare their own ads, here are the basics: standards; suggestions for successful ads, packaging, and labeling; public and private regulatory institutions.

Ideas Into Dollars. 218K. $2.25. 24 pp. 1981. Developing inventions from technical feasibility testing, market evaluation, and patenting, through locating capital and entering production; lists government and private sources of help at each stage.



Starting and Managing a Small Business of Your Own. 130K. $4.50. 95 pp. 1979. Comprehensive guide to buying, financing, and managing; buying an established business versus starting your own; location; franchises; taxes; insurance; hiring personnel; record keeping; includes a checklist for starting a business.

Starting and Managing a Small Service Business. 206K. $4.25. 58 pp. 1981. How to pick a salable service by assessing your skills and your market; financing and organizing; professional services you should seek and other matters to take care of before opening; keeping records; other sources of assistance.

Women's Handbook. 517K. Free. 16 pp. 1981. How the Small Business Administration can help a woman establish a business; how to apply for management and financial aid.

☆ FOOD

Cholesterol, Fat, and Your Health. 525K. Free. 4 pp. 1981. A diet can be too low in fat for good health, but many people have the reverse problem: Simple guidelines for keeping your cholesterol level down; drugs commonly used to treat high cholesterol levels.

The Confusing World of Health Foods. 518K. Free. 4 pp. 1981. Discusses the claims for health, organic, and natural foods; compares cost and nutritional value of health versus conventional foods.

Consumer's Guide to Food Labels. 519K. Free. 4 pp. 1981. Discusses ingredient and nutrient listings, open dating, metric units, and symbols used on food labels.

Food Additives. 520K. Free. 7 pp. 1981. Why chemicals are added to foods; how additive use is regulated; includes an index of more than 130 additives and definitions of the major categories.

How To Buy Economically: A Food Buyer's Guide. 521K. Free. 28 pp. 1981. How to cut costs on meat, poultry, eggs, milk, fruits, and vegetables; months during which you can get the best buys on a variety of fruits and vegetables.

How To Save Money with Large Cuts of Meat. 522K. Free. 6 pp. 1981. Illustrated cutting instructions for vacuum-packed pieces of meat weighing 8 to 30 pounds; suggestions for cooking; how to wrap meat for freezing.

Meat and Poultry Products. 523K. Free. 23 pp. 1981. How to tell the amount of meat or poultry contained in popular processed food products; discusses food standards and how they are set.

Nutritive Value of Foods. 131K. $3.25. 34 pp. 1981. A table of 730 common foods listing the nutrients they contain: water, calories, protein, fat, carbohydrate, and various vitamins and minerals; includes tables on the yield of cooked meat per pound of raw meat purchased; and the latest Recommended Daily Dietary Allowances.

A Primer on Dietary Minerals. 524K. Free. 4 pp. 1981. Describes necessary minerals and best food sources.

Roughage. 526K. Free. 2 pp. 1980. Claims and facts about high fiber diets; effects on health; and good food sources.

Saccharin, Cyclamate, and Aspartame. 527K. Free. 4 pp. 1981. Discusses the safety of these three artificial sweeteners; identifies special risk groups of users.

Snack Facts. 619K. Free. 6 pp. 1981. How snacking can harm your teeth; lists snacks that are less likely to cause decay.

Sodium. 627K. Free. Fold-out poster. 1982. What sodium does for the body; how to reduce your sodium intake.

The Sodium Content of Your Foods. 132K. $2.25. 43 pp. 1980. Tables showing the sodium content of many common foods and selected nonprescription drugs so you can limit salt or sodium intake.

Some Facts and Myths About Vitamins. 529K. Free. 4 pp. 1981. What vitamins are, how they work, and best food sources; discusses some controversial claims about vitamins.

Sugar. 530K. Free. 3 pp. 1981. How different types of sugar work in your body; caloric and carbohydrate values of various sweeteners; types of sweeteners available such as cane sugar, honey, corn syrup, etc.

Vegetarian Diets. 531K. Free. 2 pp. 1981. Benefits and possible risks; important nutrition considerations for non-meat eaters.

Your Money's Worth in Foods. 628K. Free. 32 pp. 1982. Guides for budgeting, menu planning, and shopping for best values.

PREPARATION AND STORAGE

Can Your Kitchen Pass the Food Storage Test? 532K. Free. 6 pp. 1980. Checklist of food storage hazards and how to correct them.

Food Safety for the Family. 533K. Free. 11 pp. 1980. Causes of food poisoning; specific instructions for safe handling of a variety of foods; what to do when the freezer stops.

Freezing Combination Main Dishes. 133K. $1.75. 22 pp. 1978. Selection of ingredients; recipes; and instructions for preparation, packaging, freezing, and reheating.

Home Canning of Fruits and Vegetables. 211K. $1.75. 32 pp. 1979. A comprehensive, illustrated guide to selecting ingredients and equipment, preparation, and processing; specific instructions for 32 fruits and vegetables.

Home Food Preservation. 534K. Free. 86 pp. 1977. A how-to guide for home canning, freezing, and drying fruits and vegetables; making jellies, jams, and preserves; pickling; making wine; storing fresh fruits and vegetables; includes glossary.

Home Freezing of Fruits and Vegetables. 212K. $3.50. 48 pp. 1981. A comprehensive, illustrated guide for selecting ingredients and equipment, preparation, packaging, and freezing; specific instructions for 78 fruits and vegetables.

Ideas for Better Eating. 135K. $2.75. 30 pp. 1981. Menu ideas and recipes to improve your diet; important facts about nutrition and popular foods; menus at different calorie levels.

Making Pickles and Relishes at Home. 213K. $2.75. 30 pp. 1978. Recipes for favorites such as pickled peaches and sauerkraut, dills, gherkins, etc.; selecting and preparing ingredients; equipment; how to avoid common problems.

Microwave Oven Radiation. 582K. Free. 6 pp. 1979. How microwave ovens work; Federal safety standards; and tips for proper use.

Safe Handling Tips for Meat and Poultry. 620K. Free. 2 pp. 1981. What to do if the power fails or the refrigerator or freezer quits; maximum time periods for the safe storage of meat and poultry (raw, processed, and cooked).

Storing Vegetables and Fruits. 136K. $2.25. 18 pp. 1980. Making fresh produce last longer by storing in basements, cellars, and outdoors.

☆ GARDENING

Building Greenhouses. 137K. $1.75. 20 pp. 1980. Choosing the type, features, location, and design best suited to home use.

Dwarf Fruit Trees. 138K. $1.75. 8 pp. 1976. Describes different varieties and which produce the best fruit; how to plant and care for them.

Fall Lawn Care. 629K. Free. 5 pp. 1977. Renewing and establishing lawns; fertilizing; controlling weeds and insects.

Fruits and Nuts. 614K. Free. 45 pp. 1977. Illustrated guide to selecting, planting, and maintaining fruit trees, nut trees, and berry plants.

Growing Flowering Perennials. 139K. $1.75. 32 pp. 1978. Selection, planting, and care of over 60 varieties of plants whose roots live from year to year; includes information on building a compost heap.

Growing Tomatoes in the Home Garden. 140K. $1.75. 13 pp. 1981. Instructions for planting, pruning, staking, watering, and controlling insects and diseases; chart of disease-resistant varieties.

Growing Vegetables in Containers. 615K. Free. 7 pp. 1977. For the small-scale gardener, information on types of containers, soil, planting techniques, and care.

Growing Your Own Vegetables. 535K. Free. 144 pp. 1977. Everything you need to know about planning, planting, and caring for more than 40 different kinds of vegetables.

Insects and Related Pests of House Plants. 141K. $1.75. 14 pp. 1977. Describes 16 common pests, the damage they do to plants, and what to do to get rid of them.

Landscaping Around the Home. 536K. Free. 9 pp. 1978. Planning for a small yard or a few acres; how to draw a landscape design; other information sources.

Mini-Gardens for Vegetables. 142K. $1.75. 12 pp. 1978. A guide to growing vegetables on a balcony, windowsill, or doorstep: materials needed; starting plants indoors; light; watering; and other requirements for 17 kinds of vegetables.

Selecting and Growing House Plants. 143K. $2.00. 32 pp. 1980. Illustrated guide for 61 varieties of foliage, succulent, and flowering plants; instructions on potting, watering, fertilizing, and propagating.

Year-Round Gardening with a Greenhouse. 538K. Free. 8 pp. 1978. Where to get building plans; how to heat, ventilate, and shade; how to plant and cultivate flowers and tomatoes; best plant varieties.

☆ HEALTH

A Brief Explanation of Medicare. 539K. Free. 13 pp. 1980. How people over 65 and some severely disabled younger persons can get benefits under this health insurance plan.

Clearing the Air: A Guide to Quitting Smoking. 540K. Free. 37 pp. 1980. Tips for cutting down or quitting that really work; lists well-known programs to help kick the habit.

A Consumer's Guide to Mental Health Services. 541K. Free. 21 pp. 1980. What kind of help you can expect to receive at local community mental health centers; what takes place in different kinds of therapy; where to go for referral, financial aid, or more information.

Facing Surgery? Why Not Get a Second Opinion? 543K. Free. 5 pp. 1979. When to get a second physician's opinion; toll-free number for locating a specialist near you; Medicaid/Medicare and private insurance coverage.

FDA Consumer. 144K. $17.00. Annual Subscription (10 issues). Recent developments in the regulation of foods, drugs, and cosmetics by the Food and Drug Administration. Use subscription blank on page 14.

First Aid. 145K. $3.25. 66 pp. 1980. Pocket guide for treating emergencies such as impaired breathing, bleeding, shock, heart attacks, burns, exposure, poisoning, etc.; instructions for moving the injured.

Guide to Health Insurance for People with Medicare. 544K. Free. 7 pp. 1981. What Medicare pays and doesn't pay; what to look for in private health insurance.

It's Good To Know About Mental Health. 146K. $1.75. 10 pp. 1977. Recognizing and dealing with depression, mood changes, and related stress in yourself and others.

Plain Talk About Feelings of Guilt. 545K. Free. 3 pp. 1977. How excessive guilt can cause serious emotional problems; suggestions on ways to handle guilt.

Plain Talk About Mutual Help Groups. 609K. Free. 4 pp. 1981. Gaining strength through sharing with others who have similar problems: An overview of the many groups available from Alcoholics Anonymous to Widowed Persons and sources for more information.

Plain Talk About Stress. 631K. Free. 2 pp. 1977. Recognizing the three stages of physical and mental stress; suggestions for dealing with stress.

Talking to Your Doctor About Diagnosis. 546K. Free. 4 pp. 1979. Questions about examinations, medical records, fees, and treatments.

Your Right To Question the Decision on Your Hospital Insurance Claim. 548K. Free. 8 pp. 1979. What to do when you disagree with any denial of payment by Medicare; these steps could help with other insurance claims.

DRUGS AND MEDICAL DEVICES

Antihistamines. 549K. Free. 3 pp. 1981. A boon for those with hay fever, motion sickness, ulcers, asthma, etc.: How these drugs work, side effects, types found effective by generic and brand name.

Aspirin. 550K. Free. 4 pp. 1981. Proper use and possible risks; what to do in case of an overdose.

Baldness Treatments. 558K. Free. 2 pp. 1981. Discusses products supposed to restore hair growth or prevent hair loss.

Contact Lenses. 551K. Free. 3 pp. 1981. Health, care, and safety factors of hard, soft, intraocular, and extended wear soft lenses.

Drug Effects Can Go Up In Smoke. 634K. Free. 2 pp. 1979. How smoking alters the action of some commonly used medicines as well as certain nutrients.

Food and Drug Interactions. 552K. Free. 4 pp. 1980. How commonly used drugs affect nutritional needs; how some foods affect drug actions; and how to avoid ill effects.

Generic Drugs: How Good Are They? 553K. Free. 3 pp. 1981. Generic versus brand name drugs; how generics may save you money; the 14 most popular generic drugs and some brand name counterparts.

Hearing Aids. 554K. Free. 3 pp. 1981. How to tell if you have a hearing problem; where and how to find help; shopping for a hearing aid; regulations sellers must follow; what to do if you have a complaint.

Interferon. 617K. Free. 3 pp. 1981. What some call a "miracle drug" for the treatment of cancer, herpes, and viral infections is still under scrutiny by FDA: The history and latest research findings.

Valium. 618K. Free. 4 pp. 1980. Dangers of long-term use and abuse.

EXERCISE AND WEIGHT CONTROL

Adult Physical Fitness. 148K. $4.25. 64 pp. 1980. Graduated fitness program for adults who have not exercised regularly; includes illustrations and instructions for basic exercises and isometrics.

Aqua Dynamics. 149K. $2.25. 33 pp. 1981. Illustrated guide to over 70 conditioning exercises that can be done in the water.

Cellulite. 560K. Free. 4 pp. 1981. All about those "lumps and bulges you couldn't lose before" and the many gimmicks supposed to help women get rid of fat on hips and thighs.

Exercise and Weight Control. 150K. $1.75. 8 pp. 1980. How to balance food intake and physical activity and establish an exercise program; includes chart showing calories used per hour for various activities.

The Fitness Challenge in the Later Years. 151K. $2.50. 28 pp. 1980. Illustrated exercise programs for different levels of activity; stresses the value of regular exercise.

An Introduction to Physical Fitness. 217K. $1.75. 23 pp. 1979. A guide that includes fitness tests, warm-up and conditioning exercises, and a graduated jogging program.

MEDICAL PROBLEMS

Arthritis. 557K. Free. 7 pp. 1981. Snake venom, vibrating chairs, special diets and other frauds perpetrated as cures for arthritis, rheumatism, and gout; major forms of the disease and medically sound treatments; information on DMSO, the recently touted "miracle" drug.

Cancer: What To Know, What To Do About It. 633K. Free. 25 pp. 1981. Early warning symptoms and statistics on different types of cancer.

Canker Sores and Fever Blisters. 152K. $1.75. 10 pp. 1979. Causes of these bothersome infections; ways to ease the pain and hasten healing.

The Common Cold. 561K. Free. 6 pp. 1981. Effectiveness of various cough, cold, allergy, and asthma remedies; labeling information.

Diabetes. 153K. $1.75. 16 pp. 1978. Causes, symptoms, detection, treatment, and research; includes sources for further information.

Everything Doesn't Cause Cancer. 562K. Free. 12 pp. 1980. Facts about the causes and prevention of cancer, and the laboratory animal tests used to identify carcinogens; toll-free cancer information numbers.

Glaucoma. 563K. Free. 4 pp. 1980. Facts about this often painless disease and leading cause of blindness: causes, symptoms, and methods of treatment.

Headaches. 154K. $2.25. 19 pp. 1978. Types of headaches, their causes, and what you can do to relieve them.

Heart Attacks. 613K. Free. 32 pp. 1979. Facts about the number one cause of death in the U.S., including major causes of heart disease, methods of treatment, and what you can do to reduce the risk.

How To Cope with Arthritis. 155K. $1.75. 26 pp. 1979. Types, symptoms, and treatment of arthritis and related diseases.

Insomnia. 565K. Free. 4 pp. 1980. How sleeping pills may actually interfere with the natural stages of sleep; common causes of insomnia and ways to overcome it without medication.

Poison Ivy Allergy. 214K. $1.75. 16 pp. 1980. What causes the allergic reaction to poison ivy, oak, and sumac; methods of treatment; how to spot these plants and destroy them.

Psoriasis. 156K. $1.75. 7 pp. 1978. The nature of this common skin disease and methods of treatment.

Sunbathing and Skin Cancer. 630K. Free. 3 pp. 1977. Discusses research linking increase in skin cancer to increase in sunbathing; symptoms, importance of early detection, treatment, and how to reduce risks.

Treating Alcoholism: The Illness, the Symptoms, the Treatment. 157K. $2.25. 16 pp. 1980. If you're concerned about your own drinking or someone else's, here are facts you should know: warning signs and nature of alcoholism; types of treatment for the alcoholic and family; where to go for help.

Varicose Veins. 158K. $2.00. 9 pp. 1977. What causes veins to enlarge; methods of treatment.

What You Should Know About Stroke and Stroke Prevention. 159K. $1.75. 10 pp. 1980. What causes stroke; symptoms; how stress, environment, exercise, sex, and age affect your risk; methods of treatment; sources of information.

☆ HOUSING

BUILDING, BUYING, AND FINANCING

Buying a Home?—Don't Forget Settlement Costs! 569K. Free. 9 pp. 1980. What is involved in settlement or closing costs; discusses "prepaid" items, title insurance, hiring an attorney, and how to keep settlement and finance charges down.

Buying Lots from Developers. 216K. $2.50. 28 pp. 1982. What to ask about a property and contract before you sign; information the developer must give you under law.

Can I Really Get Free or Cheap Public Land? 207K. $1.75. 12 pp. 1980. The answer is "no" despite some advertising claims to the contrary; here is the real story on public lands available for purchase or homesteading.

Construction Guides for Exposed Wood Decks. 160K. $4.50. 78 pp. 1978. Design, material selection, construction, and finishing of outdoor wood decks; includes step-by-step, illustrated instructions for decks, benches, and stairways.

Designs for Low-Cost Wood Homes. 161K. $2.00. 28 pp. 1979. Sketches and model floor plans; how to select economical, durable materials; order forms for working plans.

Earth Sheltered Housing. 162K. $5.50. 141 pp. 1980. Design ideas ranging from three-sides-banked to all-underground atrium layouts; advantages and disadvantages of earth sheltered construction; extensive information on building codes, zoning, and financing.

Having Problems Paying Your Mortgage? 570K. Free. 5 pp. 1979. Steps to take if you are having trouble making your payments on time; where to go for help.

Home-Buying Veteran. 572K. Free. 36 pp. 1979. Useful information for non-veterans as well as veterans on choosing a neighborhood, inspecting a house, estimating costs, loan assumptions, etc.; checklist of items to consider before buying.

House Construction: How To Reduce Costs. 208K. $1.75. 16 pp. 1977. How to save in location, style, interior arrangements, and selection of materials and utilities.

Questions About Condominiums. 576K. Free. 52 pp. 1980. What to ask before you buy to avoid common pitfalls; principal documents and legal aspects of ownership.

Remodeling a House—Will It Be Worthwhile? 577K. Free. 18 pp. 1978. What to consider when deciding whether a wood-frame house is worth restoring.

Selecting and Financing a Home. 164K. $1.75. 24 pp. 1980. Brief comparison of renting with buying; how to figure what you can afford; how to apply for a loan; what to look for in homeowner's insurance.

Selling Property: Brokers, Title, Closing, and Taxes. 578K. Free. 7 pp. 1978. Pros and cons of using a real estate broker; some costs of selling; tax implications.

Wise Rental Practices. 579K. Free. 39 pp. 1980. What to consider before signing a lease; rights and responsibilities of landlord and tenant.

Wood-Frame House Construction. 165K. $6.50. 223 pp. 1979. Comprehensive, illustrated handbook of detailed instructions and basic principles for building and insulating.

HOME HEATING AND ENERGY CONSERVATION

The Do's and Don'ts of Home Insulation. 580K. Free. 15 pp. 1980. How to determine the type and amount of insulation needed and tips for installation; importance of moisture retarders; other ways to save including storm windows, weather-stripping, and caulking.

Find and Fix the Leaks. 166K. $2.50. 28 pp. 1981. How to check for air leaks around your house and save on your fuel bills; how to caulk and weatherstrip; discusses energy-efficient ways to ventilate and maintain good indoor air quality.

Heating with Wood. 167K. $2.00. 20 pp. 1980. Types of fireplaces, stoves, and furnaces; buying, installing, and using woodstoves; buying and burning wood efficiently and safely.

In the Bank or Up the Chimney? 169K. $2.00. 74 pp. 1977. Illustrated how-to instructions for weather-stripping, caulking, and installing storm windows and insulation; selecting a contractor; worksheets for choosing methods of energy conservation for greatest savings.

Landscaping To Cut Fuel Costs. 581K. Free. 4 pp. 1981. How to plant trees and shrubs to reduce heating and cooling costs as well as noise and air pollution; discusses foundation planting, windbreak benefits, location, and choice of plants.

Money Saving Tips for Home Appliances. 603K. Free. 9 pp. 1981. How to buy, including information on energy usage, warranties, service contracts, and how to complain.

Weatherize Your Mobile Home. 583K. Free. 4 pp. 1981. How to heat and cool efficiently; overall thermal performance standards; reinsulating the roof cavity, side walls, and floors; locating for comfort and safety.

What About Fireplaces? 172K. $2.25. 18 pp. 1981. Answers to such questions as: How well can a fireplace heat? Can its efficiency be improved? How do you figure the comparative costs? How safe is wood heat?

Wind Energy Information Directory. 173K. $2.75. 28 pp. 1980. Listings of government offices; manufacturers/distributors; universities and colleges; computer programs; organizations; audio-visuals; books; and periodicals.

Wood Heat: Is It Right for You? 584K. Free. 4 pp. 1981. Advantages and disadvantages of wood heat; where to get wood; firewood ratings; wood heating safety.

HOME MAINTENANCE

Cockroaches. 174K. $1.75. 10 pp. 1980. Preventing entry; use of pesticides and other methods to get rid of cockroaches.

Controlling Household Pests. 175K. $1.75. 31 pp. 1979. Procedures and proper pesticides for controlling rats, cockroaches, termites, clothes moths, carpet beetles, etc.

Family Work and Storage Areas Outside the Home. 585K. Free. 12 pp. 1978. How to use space more efficiently; build different types of sheds; and get financing.

How To Crimeproof Your Home. 176K. $2.25. 18 pp. 1979. How to use landscaping, lighting, doors, windows, and locks to protect your home; also discusses home security alarm systems; tips for apartment dwellers; special safeguards while you're on vacation.

How To Prevent and Remove Mildew. 177K. $1.75. 12 pp. 1980. What it is; how to prevent and remove it; and how to get rid of dampness and musty odors.

Painting—Inside and Out. 178K. $1.75. 26 pp. 1978. Directions for doing a top-quality paint job, including surface preparation, paint selection, application, use of natural finishes; common causes of failure; also lists references.

Protecting Your Housing Investment. 586K. Free. 27 pp. 1980. Maintenance of heating systems, plumbing, and building structure; treatment of special problems such as pest control and moisture.

The Repair of Historic Wooden Windows. 179K. $1.75. 7 pp. 1981. Useful for any house with wooden window frames: How to decide what needs to be done and make the repairs; how to make a window as energy efficient as possible.

Simple Home Repairs Inside. 180K. $1.75. 23 pp. 1979. Guide to repairing and replacing faucets, electric plugs, screens, tiles, etc.

Simple Home Repairs Outside. 181K. $1.75. 40 pp. 1978. Instructions for repairing roofs, doors, windows, porches, steps, sidewalks, etc.

Subterranean Termites. 182K. $1.75. 30 pp. 1981. How to recognize them and identify damage to wood; how to prevent termites during building construction; and how to control termites in existing buildings.

Was Your Home Built After 1964? Do You Have an Electrical System with Aluminum Wiring? 183K. $2.25. 12 pp. 1980. If the answers are yes, you may have a serious fire hazard: Signs of trouble; how to check your home for aluminum wiring; precautions to take if you have it.

Wood Decay in Houses. 184K. $1.75. 17 pp. 1980. Cause of damage and general safeguards; special precautions for woodwork close to the ground or exposed to rain.

☆ MONEY MANAGEMENT

Budgeting for the Family. 185K. $2.00. 14 pp. 1979. Steps in developing a budget with charts for estimating income, planning family spending, and recording expenses; includes section on using credit.

Consumer Credit Handbook. 587K. Free. 44 pp. 1981. Explains how consumer credit laws can help you shop and apply for credit; tells you what creditors look for and what to do if you are denied credit.

Consumer Protections and Electronic Banking. 588K. Free. 16 pp. 1980. The new bank cards may look like credit cards, but they're different; this booklet explains how the "money machines" work, and how to protect yourself against theft, loss, or computer errors.

Gold Jewelry. 638K. Free. 2 pp. 1980. Evaluates the investment potential; tips on buying and selling.

A Guide to Individual Retirement Accounts. 215K. $2.00. 9 pp. 1981. The latest information on who is eligible, where to invest, Federal tax savings, shopping tips.

How Not To Get Conned. 186K. $2.25. 20 pp. 1979. What looks like a good opportunity may be a fraud: Some common con games and how to protect yourself.

Investing in Oil, Gas, and Coal. 607K. Free. 18 pp. 1978. Types of investments, how to avoid fraud, what to check before you invest, and where to go for additional help.

Keeping Family-Household Records—What To Discard. 591K. Free. 6 pp. 1981. Documents you should keep; when to use a safe deposit box.

Providing for Your Heirs—Non-Sale Property Transfers. 593K. Free. 7 pp. 1978. Explains inheritance and estate taxes; costs of administering an estate; and legal tools for non-sale transfers, such as wills, trusts, joint ownerships, and gifts.

Where You Shop Is As Important As What You Buy. 624K. Free. 6 pp. 1974. Pros and cons of shopping at different types of stores.

You, the Law and Retirement. 187K. $1.75. 36 pp. 1978. Why and how to see a lawyer when planning for retirement; discusses making a will, designating power of attorney, setting up trust funds, etc.

☆ TRAVEL AND HOBBIES

Access Travel. 632K. Free. 40 pp. 1982. For the handicapped: design features, facilities, and services at 472 airport terminals worldwide.

Camping in the National Parks. 188K. $2.25. 28 pp. 1981. A complete listing of 100 parks with camping areas; includes map and information on fees, camping season, number of sites, and other facilities.

Family Folklore. 189K. $1.75. 7 pp. 1979. How to record family stories and traditions to supplement your genealogical research.

Golden Eagle/Golden Age/Golden Access Passports. 595K. Free. 9 pp. 1981. Reduced admission fees to National Parks and other Federal recreation areas; free admission and other savings for handicapped and senior citizens.

Guide and Map to the National Parks. 190K. $2.00. 1980. Fold-out highway map includes lists of activities at nearly 300 parks.

How To Adopt a Wild Horse or Burro. 596K. Free. 8 pp. 1982. The Government's program to find new homes for wild horses and burros that cannot survive on public lands; how to apply for one.

Know Before You Go. 191K. $2.25. 32 pp. 1980. U.S. Customs rules on bringing articles home from abroad; includes details on duty rates, prohibited articles, sending gifts, and more.

Lesser Known Areas of the National Park System. 192K. $4.00. 77 pp. 1980. A state-by-state listing of more than 160 National Parks that are "off the beaten track" or new; addresses; historical significance; location; and accommodations.

A Pocket Guide to Cold Water Survival. 209K. $2.25. 21 pp. 1980. Preventing and preparing for a "man overboard" situation; how to survive in the water or on a life raft; how to treat a hypothermia victim.

Ten Timesharing Tips. 637K. Free. 4 pp. 1981. Many vacation areas have condominiums and other facilities that you can buy into for a specific pre-planned time: How good are they as investments? What should you watch out for? What are your rights?

☆ OTHER BOOKLETS

Direct Contacts for Consumers: Toll Free Numbers for Federal and State Services. 599K. Free. 16 pp. 1982. Where you can call in the Government for answers to your questions or help with your problems.

Dispute Resolution Services. 639K. Free. 7 pp. 1981. Where to get help to resolve a complaint against a retailer or manufacturer—everything from car repair to door-to-door sales; lists 35 organizations that handle complaints and publish free consumer education materials.

Federal Benefits for Veterans and Dependents. 193K. $4.25. 80 pp. 1982. Comprehensive summary as of January 1, 1982.

Federal Information Centers. 598K. Free. 13 pp. 1981. Lists Centers across the country to visit or telephone when you need assistance from the Federal Government.

How To Protect Yourself Against Sexual Assault. 194K. $2.25. 16 pp. 1979. Corrects common fallacies about rape; how to reduce the risk or defend yourself if attacked; what to do if you are a victim.

Lista de Publicaciones Federales en Español para el Consumidor. 602K. Free. 8 pp. 1981. List of Federal consumer publications in Spanish.

Mail Order Rights. 616K. Free. 5 pp. 1982. Your legal rights when you order by mail or phone; how to handle complaints.

Metric Kit. 195K. $2.25. 8 piece kit. 1977. Metric ruler and wallet-size conversion table; basic units of metric measurement; the history of measurement systems; the Metric Conversion Act; and a booklet of common metric calculations.

Reading Is for Everyone. 640K. Free. 8 pp. 1982. Describes the free national library program for blind and physically handicapped persons; includes application.

Senior Citizens Against Crime. **198K. $2.50.** 20 pp. 1979. How to protect yourself on the street and in your home, including common swindles; community programs to make your neighborhood safer.

The U.S. Government Oil and Gas Lottery. **604K. Free.** 12 pp. 1981. How to apply for the Government lottery to award leases on Federal lands that may hold oil or gas.

Where To Write for U.S. Birth and Death Records. **199K. $2.00.** 8 pp. 1980. Addresses for state and territorial offices; how far back records go; and what copies cost.

Your Right to Federal Records. **605K. Free.** 18 pp. 1981. How to use the Freedom of Information Act and Privacy Act to obtain records from the Federal Government.

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150K	$1.75		
151K	$2.50		
152K	$1.75		
153K	$1.75		
154K	$2.25		
155K	$1.75		
156K	$1.75		
157K	$2.25		
158K	$2.00		
159K	$1.75		
160K	$4.50		
161K	$2.00		
162K	$5.50		
164K	$1.75		
165K	$6.50		
166K	$2.50		
167K	$2.00		
169K	$2.00		
172K	$2.25		
173K	$2.75		
174K	$1.75		
175K	$1.75		
176K	$2.25		
177K	$1.75		
178K	$1.75		
179K	$1.75		
180K	$1.75		
181K	$1.75		
182K	$1.75		
183K	$2.25		
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188K	$2.25		
189K	$1.75		
190K	$2.00		
191K	$2.25		
192K	$4.00		
193K	$4.25		
194K	$2.25		
195K	$2.25		
198K	$2.50		
199K	$2.00		
203K	$2.25		
204K	$2.00		
205K	$2.50		
206K	$4.25		
207K	$1.75		
208K	$1.75		
209K	$2.25		
210K	$2.50		
211K	$1.75		
212K	$3.50		
213K	$2.75		
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FDIC OFFICES

Director
Office of Consumer Affairs & Civil Rights
Federal Deposit Insurance Corporation
Washington, D.C. 20429

ATLANTA REGION Regional Director Federal Deposit Insurance Corporation 233 Peachtree Street, N.E., Suite 2400 Atlanta, GA 30303 (404) 221-6631	Alabama Florida Georgia
BOSTON REGION Regional Director Federal Deposit Insurance Corporation 60 State Street, 17th Floor Boston, MA 02109 (617) 223-6420	Connecticut Maine Massachusetts New Hampshire Rhode Island Vermont
CHICAGO REGION Regional Director Federal Deposit Insurance Corporation 233 S. Wacker Drive, Suite 6116 Chicago, IL 60606 (312) 353-2600	Illinois Indiana
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SAN FRANCISCO REGION Regional Director Federal Deposit Insurance Corporation 44 Montgomery Street, Suite 3600 San Francisco, CA 94104 (415) 556-2736	Alaska, Arizona California, Guam Hawaii, Idaho Nevada, Oregon Utah, Washington

FEDERAL ENFORCEMENT AGENCIES

National Banks
Comptroller of the Currency
Consumer Affairs Division
Washington, D.C. 20219

State Member Banks
Federal Reserve Bank serving the area in which the State member bank is located.

Nonmember Insured Banks
FDIC Regional Director for the Region in which the nonmember insured bank is located or the Office of Consumer Affairs and Civil Rights in Washington, D.C. The addresses of these offices are listed in this brochure.

Savings Institutions Insured by the FSLIC and Members of the FHLB System (except for Savings Banks insured by FDIC)
The FHLBB's Supervisory Agent in the Federal Home Loan Bank District in which the institution is located.

Federal Credit Unions
Regional Office of the National Credit Union Administration, serving the area in which the Federal Credit Union is located.

Creditors Subject to Civil Aeronautics Board
Director, Bureau of Enforcement
Civil Aeronautics Board
1825 Connecticut Avenue, N.W.
Washington, D.C. 20428

Creditors Subject to Packers and Stockyards Act
Nearest Packers and Stockyards Administration area supervisor.

Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations
Farm Credit Administration
490 L'Enfant Plaza West
Washington, D.C. 20578

Retail Department Stores, Consumer Finance Companies, All Other Creditors, and All Nonbank Credit Card Issuers
Truth in Lending
Federal Trade Commission
Washington, D.C. 20580

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Revised version of text prepared by staff members of the Federal Trade Commission.

FEDERAL DEPOSIT INSURANCE CORPORATION
550 17th Street, N. W., Washington, D. C. 20429
P 1400 009 78 12-1-78

FAIR CREDIT REPORTING ACT

your rights

FDIC
FEDERAL DEPOSIT INSURANCE CORPORATION

If you have a charge account, a mortgage on your home, a life insurance policy, or if you have applied for a personal loan or a job, it is almost certain that somewhere there is a "file" that shows how promptly you pay your bills, whether you have been sued or arrested, or if you have filed for bankruptcy, etc.

And such a file may include your neighbors' and friends' views of your character, general reputation, or manner of living.

The companies that gather and sell such information to creditors, insurers, employers, and other businesses are called "Consumer Reporting Agencies," and the legal term for the Report is a "Consumer Report."

If, in addition to credit information, the Report includes interviews with a third person about your character, reputation, or manner of living, it is referred to as an "Investigative Consumer Report."

THE FAIR CREDIT REPORTING ACT became law on April 25, 1971. This Act was passed by Congress to protect consumers against the circulation of inaccurate or obsolete information and to ensure that Consumer Reporting Agencies adopt fair and equitable procedures for obtaining, maintaining, and giving out information about consumers.

Under this law you can take steps to protect yourself if you have been denied credit, insurance, or employment, or if you believe you have had difficulties because of an inaccurate or an unfair Consumer Report.

You Have the Right:

1. To be told the name and address of the Consumer Reporting Agency responsible for preparing a Consumer Report that was used to deny you credit, insurance, or employment or to increase the cost of credit or insurance.
2. To be told by a Consumer Reporting Agency the nature, substance, and sources (except investigative-type sources) of the information (except medical) collected about you.
3. To take anyone of your choice with you when you visit the Consumer Reporting Agency to check on your file.
4. To obtain free of charge all information to which you are entitled if the request is made within 30 days after receipt of a notification that you have been denied credit, insurance, or employment because of information contained in a Consumer Report. Otherwise, the Consumer Reporting Agency is permitted to charge a reasonable fee for giving you the information.
5. To be told who has received a Consumer Report on you within the preceding 6 months or within the preceding 2 years if the report was furnished for employment purposes.
6. To have incomplete or incorrect information reinvestigated unless the Consumer Reporting Agency has reasonable grounds to believe that the dispute is frivolous or irrelevant. If the information is investigated and found to be inaccurate or if the information cannot be verified, you have the right to have such information removed from your file.
7. To have the Agency notify those you name (at no cost to you), who have previously received the incorrect or incomplete information, that this information has been deleted from your file.
8. When a dispute between you and the Reporting Agency about information in your file cannot be resolved, you have the right to have your version of such dispute placed in the file and included in future Consumer Reports.
9. To request the Reporting Agency to send your version of the dispute to certain businesses without charge, if requested within 30 days of the adverse action.
10. To have a Consumer Report withheld from anyone who under the law does not have a legitimate business need for the information.
11. To sue a Reporting Agency for damages if the Agency willfully or negligently violates the law; and, if you are successful, to collect attorney's fees and court costs.
12. Not to have adverse information reported after 7 years. One major exception is bankruptcy, which may be reported for 14 years.
13. To be notified by a business that it is seeking information about you which would constitute an Investigative Consumer Report.
14. To request from the business that ordered an Investigative Consumer Report more information about the nature and scope of the investigation.
15. To discover the nature and substance (but not the sources) of the information that was collected for an Investigative Consumer Report.

The Fair Credit Reporting Act Does Not:

1. Give you the right to request a Report on yourself from the Consumer Reporting Agency.
2. Give you the right, when you visit the Agency, to receive a copy of your file, although some Agencies will voluntarily give you a copy.
3. Compel anyone to do business with an individual consumer.
4. Apply when you request commercial (as distinguished from consumer) credit or business insurance.
5. Authorize any Federal agency to intervene on behalf of an individual consumer.

How to Deal with Consumer Reporting Agencies

If you want to know what information a Consumer Reporting Agency has collected about you, either arrange for a personal interview at the Agency's office during normal business hours or call in advance for an interview by telephone. Some Agencies will voluntarily make disclosure by mail.

The Consumer Reporting Agencies in your community can be located by consulting the *"Yellow Pages"* of your telephone book under such headings as "Credit" or "Credit Rating or Reporting Agencies."

If you decide to visit a Consumer Reporting Agency to check on your file, the following check list may be of help.

For instance, in checking your credit file DID YOU:

1. Learn the nature and substance of all the information in your file?
2. Find out the name of each of the businesses (or other sources) that supplied information on you to the Reporting Agency?
3. Learn the name of everyone who received reports on you within the past 6 months (or the last 2 years if the Reports were for employment purposes)?
4. Request the Agency to reinvestigate and correct or delete information that was found to be inaccurate, incomplete, or obsolete?
5. Follow up to determine the results of the reinvestigation?
6. Ask the Agency, at no cost to you, to notify those you name who received Reports within the past 6 months (2 years if for employment purposes) that certain information was deleted?
7. Follow up to make sure that those named by you did in fact receive notices from the Consumer Reporting Agency?
8. Demand that your version of the facts be placed in your file if the reinvestigation did not settle the dispute?
9. Request the Agency (if you are willing to pay a reasonable fee) to send your statement of the dispute to those you name who received Reports containing the disputed information within the past 6 months (2 years if received for employment purposes)?

The FDIC has published the following pamphlets which are available upon request.

Your Insured Deposit
Equal Credit Opportunity for Women
Equal Credit Opportunity and Age
Truth in Lending
Fair Credit Billing
Consumer Information
Fair Credit Reporting Act

APPENDIX F

OUTLINE OF WILLS AND ESTATE PLANNING

WILLS AND PROBATE

Presented by

WAUKESHA COUNTY TECHNICAL INSTITUTE

Continuing Education Division

Instructor

ATTORNEY KEITH PAUL HABERMAN

Elm Grove, Wisconsin

WILLS

A. Will defined: A will is a written document telling how the testator wants his property divided upon his death.

B. Legal requirements for making a will:

1. You must be 16 years of age or older
2. You must be competent
3. The will must be a written instrument
4. You must have two witnesses who are not beneficiaries
5. You and your witnesses must sign will in presence of each other

C. Reasons for making a will: The most common reason for having a will is to change the way property would be distributed at death by law. The will is the device designated and authorized by the legislature for the express purpose of transferring assets upon death. The most common uses of a will are:

1. Change the way property would be distributed by law
2. Make specific gifts of personal items
3. Make charitable gifts
4. Divide assets between husband's and wife's relatives
5. Avoid simultaneous death problems
6. Designate your personal representatives
7. Nominate guardians for minors
8. Create testamentary trusts, including marital trusts and family trusts
9. Save death taxes
10. Relieve heirs of property management responsibility
11. Decrease time and expense of probate through use of discretionary powers and waiver of bonds
12. Provide for sale of business or farm to one child
13. Create a trust for the continued operation of the business or farm
14. Create life estates and remainders

D. A will cannot:

1. Transfer non-probate assets, such as
    a. Jointly owned property
    b. Life insurance
    c. Payable on death bonds
    d. Gifts

2. Cut off spouse's rights
3. Cut off allowances for minor children
4. Provide for donation of body or organs
5. Instructions as to burial

E. Planning your will:

1. Assemble required information
   - a. List of assets
   - b. Value of assets
   - c. Ownership of assets
   - d. List of Heirs-at-Law
   - e. List of liabilities
   - f. Intended beneficiaries and their special circumstances
   - g. Your income and income needs
2. Arrange for liquidity, cash available at death to pay death taxes, probate expenses
3. Consider who should be appointed guardian, trustee, personal representative
4. Make initial plan of how you want your property distributed
5. Consult your attorney to discuss and implement your plan or draft your own will
6. Properly and formally execute your will
7. Coordinate your assets and your will
8. Deposit your will in a safe place

F. Revocation or amendment of will

1. A will can be revoked at any time during the testator's life if competency not an issue
2. Revocation is accomplished by tearing, burning or otherwise destroying the old will with the intent to revoke, or by executing a new will
3. If you marry after creating a will, the will is treated as revoked unless intent otherwise is shown
4. If you divorce after creating a will, the provision for spouse is treated as revoked
5. If you have a child after creating a will and/or adopt, if omission of child is proven to be unintentional, the child is entitled to share in the estate which is equal to his intestate share (with certain exceptions)
6. A codicil is an amendment to an existing will requiring same execution formalities
7. If a named beneficiary dies before testator, provision for beneficiary lapses

G. The foreign will: A will is validly executed if it is in writing and executed according to the laws of the state where signed. Thus, a Wisconsin will could be probated in another state if testator died in that jurisdiction and held property there.

H. Other considerations regarding wills:

1. Never lose sight of family or personal objectives while trying to conserve death taxes and expenses

2. Always coordinate your assets to your will or your objectives may not be fulfilled
3. Your will should be reviewed carefully at least once every three years if there have been no major changes such as marriages, births, incapacitations, deaths, divorces of any of your heirs, beneficiaries, personal representatives or guardians. If any changes as suggested above or major changes in the market value of your estate or major legal changes occurs, have your will promptly reviewed.
4. You may keep your wills recorded with the county register in probate, with a trust company or in a safety deposit box. Each of these places provide safety, confidentiality and removability
5. Do not create new joint tenancies without careful planning as you are limiting your planning possibilities and probably increasing death costs.

PROBATE

A. Probate defined: Probate is the legal process by which property ownership is transferred from decedent to heirs-at-law or those named in a will.

B. Need for probate:

1. To properly transfer ownership of assets
2. To protect the rights of spouses and minor children
3. To give creditors a chance to get paid
4. To provide a time and place for payment of all taxes

C. Each probate is different. Your family may have a choice of several probate procedures depending upon:

1. Type of assets (probate or non-probate) in estate
2. Market value of assets in estate
3. Relationship between deceased and heirs or beneficiaries
4. Presence or absence of a valid will

D. Forms of property ownership

1. Sole ownership
2. Sole ownership with rights of survivorship
3. Co-ownership

E. Probate and non-probate assets

1. Included assets
    a. Solely owned assets
    b. Decedent's interest as tenant in common assets
    c. Life insurance payable to estate

2. Excluded assets
    a. Joint tenancy assets
    b. Life insurance payable to any named beneficiary
    c. Pension, annuity or retirement assets payable to any named beneficiary
    d. Payable on death bonds
    e. Irrevocable or funded revocable trust assets
    f. Gifts in contemplation of death

F. Planning for probate

1. Assemble your list of assets
2. Ascertain the values of the assets
3. Ascertain the form of deceased's ownership of assets
4. Assemble your list of all decedent's heirs
5. Ascertain the liabilities of the estate
6. Ascertain the presence or absence of a will
7. Consult your attorney to ascertain alternative probate methods available or make your own selection
8. Begin the chosen probate process

G. Types of Probate proceedings available:

1. Formal administration of estates
2. Informal administration of estates
3. Transfer of motor vehicle to spouse
4. Transfer by affidavit
5. Summary settlement
6. Summary assignment
7. Survivorship proceeding (termination of joint tenancy)
8. Administrative termination of joint tenancy
9. Termination of life estate
10. Determination of descent of property

H. Tax considerations: Regardless of the form or combination of forms of probate proceedings selected, consideration must be given to the need for filing Wisconsin Inheritnact Tax returns and Federal Estate Tax returns on a timely basis.

BASIC ESTATE PLANNING

Presented by

WAUKESHA COUNTY TECHNICAL INSTITUTE

Continuing Education Division

Instructor

ATTORNEY KEITH PAUL HABERMAN

Elm Grove, Wisconsin

A WORD OF CAUTION

Our subject matter is based upon Wisconsin and federal laws in effect on September 1, 1981. These laws may be changed by future legislation or judicial action. The Economic Recovery Tax Act of 1981 as signed by President Reagan on August 13, 1981 makes significant changes in federal estate and gift tax law Many of these changes will become effective January 1, 1982. The Wisconsin legislature is presently considering a bill known as The Marital Partnership Property Act. The passage of this bill will result in the changing of Wisconsin's system of property ownership for federal tax purposes which will have federal estate and gift tax consequences.

If you presently own property, or if, at the time of your death you are domiciled in a state other than Wisconsin, you should be aware that other states have property, tax and probate laws which affect the ownership and transfer of such property. These laws should be considered by you when planning for the transfer of your property during lifetime or at death.

The course does not discuss all of the legal aspects of estate planning. Its purpose is to encourage you to plan your estate, to suggest some of the considerations and to explain some of the methods and devices used by those of us in the estate planning business. Do not rely upon the information presented here as a blueprint to your estate plan or in place of consulting with your legal advisor.

BASIC ESTATE PLANNING

I. Introduction: In order to proceed with any estate planning, it will be helpful to understand what property is included in your estate for probate or death tax purposes and how your property is transferred upon death to your heirs if you do no planning.

II. Forms of property ownership and effect of ownership

   A. Forms of property ownership

      1. Sole ownership
      2. Sole ownership with rights of survivorship
      3. Co-ownership

   B. Probate and non-probate assets

      1. Included assets

         a. Solely owned assets
         b. Decedent's interest as tenant in common assets
         c. Life insurance payable to estate

      2. Excluded assets

         a. Joint tenancy assets
         b. Life insurance payable to any named beneficiary
         c. Pension, annuity or retirement assets payable to any named beneficiary
         d. Payable on death bonds
         e. Irrevocable or funded revocable trust assets
         f. Gifts in contemplation of death

III. Wisconsin Inheritance Tax

   A. Imposition of tax. Wisconsin imposes an inheritance tax upon the transfer of property interests from a person who dies while a resident of Wisconsin or when the property transferred is within the jurisdiction of the state, even though the deceased was not a resident.

   B. Computation of the tax. The Wisconsin inheritance tax is computed at graduated rates on the value of the share passing to each beneficiary in excess of the applicable exemption. The exemption is taken from the lowest bracket. See the attached table entitled Wisconsin Inheritance and Gift Tax Exemptions and Rates.

C. Statutory filing requirements.

1. An inheritance tax return (101 or 101A) is due for each Wisconsin decedent or nonresident with Wisconsin property.
2. Personal representative initially responsible for filing return.
3. Tax return must be filed within one year of death or 12% interest charge assessed.
4. Unreported assets have lien against them.

D. Property includable for Wisconsin interitance tax

1. Solely owned property of decedent.
2. Decedent's tenancy in common interest in property.
3. Gifts in contemplation of death.
4. Powers of appointment.
5. Joint tenancy interests:
   a. completed transfers - decedent's fractional interest
   b. incomplete transfers - full value less amount contributed by surviving joint tenant
6. Life insurance proceeds.
7. Annuities or employee benefit plans.

IV. Federal estate tax

A. Imposition of tax. The federal government imposes a tax upon the estate rather than on the person or persons receiving the inheritance. The tax is levied on the transfer of property in excess of certain amounts.

B. Computation of the tax. If a decedent's estate is subject to the federal estate tax, the amount of the tax is computed at graduated rates beginning at 18% and rising to 70%. After 1981 the maximum tax rate of 70% will be reduced to 50% over a four year phase-in period. The tax is calculated upon the total of all taxable transfers made by the decedent at death and some lifetime transfers. The tax payable is based upon the size of the gross estate, less deductions and tax credits. See attached table of U. S. Gift and Estate Tax Rates.

C. Statutory filing requirements:

1. A federal estate tax return (form 706) is required if in the year of death, the gross estate exceeds:

1976 and earlier - $60,000
1977 - $120,000
1978 - $134,000
1979 - $147,000
1980 - $161,000
1981 - $175,000
1982 - $225,000
1983 - $275,000
1984 - $325,000
1985 - $400,000
1986 - $500,000
1987 and later - $600,000

2. The assets can be reported at their fair market value on the date of death or at the alternate value which is the earlier of: date of sale, or 6 months after the date of death.
3. The federal estate tax return (706) is due 9 months after the date of death. The tax must accompany the return.
4. The personal representative is responsible for the tax which is paid from the residue of the estate.
5. Late filing and payment will result in substantial penalties and interest.

D. Property includable for federal estate tax.

1. Assets in sole name of decedent.
2. Lifetime gifts over annual exclusion.
3. Transfers to take effect at death.
4. Death benefits and certain annuities.
5. Life insurance in which decedent had any incidents of ownership.
6. Property over which decedent had a general power of appointment.
7. Joint tenancy interests at full market of assets less amount surviving joint tenant can prove he or she contributed to with certain exceptions. After 1981, one-half of the value of jointly owned property (joint ownership between husband and wife only) irrespective of which spouse furnished consideration for the property.

E. Deductions available in computing the tax

1. Funeral expenses.
2. Estate administration expenses, including appraiser's fees, personal representative's fees and attorney's fees.
3. Losses due to casualty or theft during administration.
4. Mortgages and liens against decedent's property.
5. Debts of the decedent and claims enforceable against the estate (medical expenses incurred by the decedent may not be deducted if they are taken as an income tax deduction on decedent's final income tax return).
6. Orphans deduction for property passing to an orphaned child under the age of 21 years. After 1981, this deduction will no longer be allowed.
7. Marital deduction for property passing to a surviving spouse (the greater of $250,000 or 50%). After 1981, this monetary ceiling on the marital deduction will be eliminated.

V. Rules of intestate succession

A. Introduction: if a a decedent dies without a will and owns property in Wisconsin, his property will be distributed to his heirs according to a statutory formula. The property distributed is the net probate estate after deductions made for property selected by the surviving spouse, spousal and family allowances permitted by the court, administration costs, funeral and burial expenses, claims paid and the federal estate taxes payable out of such property.

B. Basic rules of intestate succession

1. Surviving spouse's share of the net intestate estate

   a. If no surviving issue of the decedent, the entire estate goes to the surviving spouse.
   b. If surviving issue, all of whom are also issue of the surviving spouse, the spouse receives the first $25,000.00 plus

      i. One-half of the balance if only one surviving child
      ii. One-third of the estate in other cases

2. Children's share

   a. The children receive the share of the estate not passing to the surviving spouse under the above rules; if no surviving spouse, the entire estate.
   b. Children share equally.
   c. If some of children are deceased and leave children the latter take parent's share (right of representation).
   d. If all children are deceased but leave grandchildren, the latter share equally.

3. Where there is no surviving spouse or issue, parents or parent take all.
4. Where no spouse, issue or parent survives, the brothers and sisters and the issue of any deceased brother or sister take the estate. The latter take by right of representation.
5. Where no spouse, issue, parent or brother or sister survive, the issue of brothers and sisters take the estate.
6. If there is no surviving spouse, issue, parent or issue of a parent, then the estate goes to the grandparents or grandparent.
7. If no spouse, issue, parent or issue of a parent, or grandparent survives, the estate goes then to the issue of the grandparents in the nearest degree of kinship to the decedent equally and without representation.
8. If no heir survives, the net estate escheats to the state and is added to the capital of the school fund.

C. Computing degrees of kinship. The degree of kinship is computed according to the rules of the civil law, as shown in the attached diagram for computing degree of kinship.

VI. Estate planning process - Wills and Trusts

A. Estate planning defined. Estate planning involves not only the disposition of property at death but also the wise accumulation, use and preservation of assets while living. Estate planning is finding the best possible methods to meet the needs and desires of the family while minimizing the current and future costs, such as taxes and probate expenses.

B. Your estate planners:

1. You and your family
2. Lawyers
3. Accountants, C.P.A.'s
4. Bank trust officers
5. Life insurance underwriters, C.L. U.'s

C. Planning your estate

1. Assemble required information:

   a. list of assets
   b. value of assets
   c. ownership of assets
   d. list of heirs-at-law
   e. list of liabilities
   f. intended beneficiaries and their special circumstances
   g. your income and income needs

2. Arrange for liquidity, cash available at death to pay death taxes, probate expenses.
3. Consider who should be appointed guardian, trustee, personal representative.
4. See the expert to effect the estate plan.
5. Coordinate your assets and your plan.

D. Wills: The cornerstone of all estate planning is a current will which effectively disposes of all the testator's property to his or her chosen heirs.

1. Legal requirements for making a will:

   a. you must be 18 years of age or older
   b. you must be competent
   c. the will must be a written instrument
   d. you must have two witnesses who are not beneficiaries
   e. you and your witnesses must sign will in presence of each other

2. A will cannot:

  a. transfer non-probate assets, such as

    i. jointly owned property
    ii. life insurance
    iii. payable on death bonds
    iv. gifts

  b. cut off spouse's rights
  c. cut off allowances for minor children
  d. provide for donation of body or organs
  e. instructions as to burial

3. The simple will contents:

  a. introductory
  b. taxes and debts
  c. specific bequests
  d. primary beneficiary
  e. contingent beneficiary (s)
  f. generation skipping paragraph
  g. naming of personal representative and alternate
  h. naming of guardian and alternate
  i. powers of personal representative

E. Types of trusts:

  1. Testamentary vs. intervivos.
  2. Revocable vs. irrevocable.
  3. Most common trust types.

    a. testamentary contingent protective trust for minors or aged dependents
    b. testamentary or intervivos marital deduction trusts

  4. Simple will with contingent protective trust for minor children - contents:

    a. introductory
    b. debts, expenses & taxes
    c. specific bequests
    d. disposition of home
    e. personal effects
    f. residuary estate
    g. trust provisions
    h. alternative beneficiary provisions
    i. generation skipping paragraph
    j. guardian
    k. personal representative and trustee
    l. powers of personal representative or trustee
    m. orphans deduction trust or bequest (orphan's deduction will be eliminated after 1981)

5. Will with marital deduction

   a. introductory
   b. debts, expenses and taxes
   c. disposition of home
   d. personal articles and effects
   e. residuary estate
   f. marital trust
   g. family trust
   h. alternative beneficiary provisions
   i. guardian
   j. personal representative & trustee
   k. powers of personal representative or trustee
   l. orphans deduction trust or bequest (orphan's deduction will be eliminated after 1981)

F. Conclusion:

1. Never lose sight of family or personal objectives while trying to conserve death taxes and expenses.
2. Always coordinate your assets to your will or your objectives may not be fulfilled.
3. Your will and/or trust should be reviewed carefully at least every three years if there have been no major changes such as marriages, births, incapacitations, deaths, divorces of any of your heirs, beneficiaries, personal representatives or guardians. If any changes as suggested above or major legal changes occur, have your will promptly reviewed.
4. You may keep your wills recorded with the county register in probate, with a trust company or in a safety deposit box. Each of these places provide safety, confidentiality and removability.
5. Do not create new joint tenancies without careful planning as you are limiting your planning possibilities and may be increasing death costs. Also, use care in terminating existing joint tenancies which may result in the imposition of an unplanned for gift tax.

WISCONSIN INHERITANCE AND GIFT TAX EXEMPTIONS AND RATES

elationship of Distributee r Donor to Decedent or onor lass	Exemptions		Annual Exempt. for Gift Tax	Balance of 1st $25,000	$25,000 to $50,000	$50,000 to 100,000	$100,000 to 500,000	over 500,000
	Inheritance Tax	Gift Tax						
Spouse	$250,000	$100,000	$3,000	1.25%	2.5%	3.75%	5%	6.25%
Lineal issue (children, grandchildren) lineal ancestor (parents, grandparents) wife or widow of a son, husband or widower of a daughter, or adopted or mutually acknowledged child	$10,000	$ 10,000	$3,000	2.5%	5%	7.5%	10%	12.5%
Brother, sister, or descendant of brother or sister (nephew, niece, grandnephew or grandniece, etc.) of donor	$ 1,000	0	3,000	5%	10%	15%	20%	25%
Brother or sister of the father or mother (uncle or aunt) or descendant of the brother or sister of the father or mother (cousins) of the donor	$ 1,000	0	3,000	7.5%	15%	22.5%	30%	30%
Strangers-in-blood or other persons, including all relationships by marriage, except as above	$ 500	0	3,000	10%	20%	30%	30%	30%

U. S. GIFT AND ESTATE TAX

For Gifts and Death Before Credit for State Taxes

Return required if gross estate exceeds:	
1977	$120,000
1978	134,000
1979	147,000
1980	161,000
1981	175,000
1982	225,000
1983	275,000
1984	325,000
1985	400,000
1986	500,000
1987	600,000

Unified credit against estate & Gift Tax

Deaths in:	Credit
1977*	$ 30,000
1978	34,000
1979	38,000
1980	42,000
1981	47,000
1982	62,000
1983	79,000
1984	96,000
1985	121,000
1986	155,000
1987	192,000

Annual exclusion	
1981	The gift tax exclusion is $3,000 per donee for gifts of present interests. Spouse's electing gift splitting may transfer annually a total of $6,000 per donee.
1982 and later	The gift tax exclusion is $10,000 per donee for gifts of present interests. Spouse's electing gift splitting may transfer annually a total of $20,000 per donee. In addition, there is an unlimited gift tax exclusion for amounts paid on behalf of a donee directly to an educational organization for tuition and to a health care provider for medical services.

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* Only $6,000 may be applied against gift tax or gifts made after December 31, 1976 and before July 1, 1977.

U. S. GIFT AND ESTATE TAX
For Gifts and Deaths Before Credit for State Taxes

Marital Deduction

Estate Tax

1981	Fifty per cent of the adjusted gross estate but not less than $250,000.
1982 and later	Unlimited amounts of property may be transferred between spouses free of estate tax.

Gift Tax

1981	No gift tax on first $100,000 of gifts to spouse (lifetime exemption). Fifty percent deduction for gifts in excess of $200,000.
1982 and later	Unlimited amounts of gifts can be transferred between spouses free of gift tax.

U. S. GIFT AND ESTATE TAX SCHEDULE FOR TAXABLE AMOUNTS LESS THAN $2,500,000*

If the amount is: over	But not over	Tentative tax is: Tax	+	%	On Excess Over
0	10,000	0		18%	0
10,000	20,000	1,800		20%	10,000
20,000	40,000	3,800		22%	20,000
40,000	60,000	8,200		24%	40,000
60,000	80,000	13,000		26%	60,000
80,000	100,000	18,200		28%	80,000
100,000	150,000	23,800		30%	100,000
150,000	250,000	38,800		32%	150,000
250,000	500,000	70,800		34%	250,000
500,000	750,000	155,800		37%	500,000
750,000	1,000,000	248,300		39%	750,000
1,000,000	1,250,000	345,800		41%	1,000,000
1,250,000	1,500,000	448,300		43%	1,250,000
1,500,000	2,000,000	555,800		45%	1,500,000
2,000,000	2,500,000	780,800		49%	2,000,000

*This table is effective for deaths and gifts made after 1976.

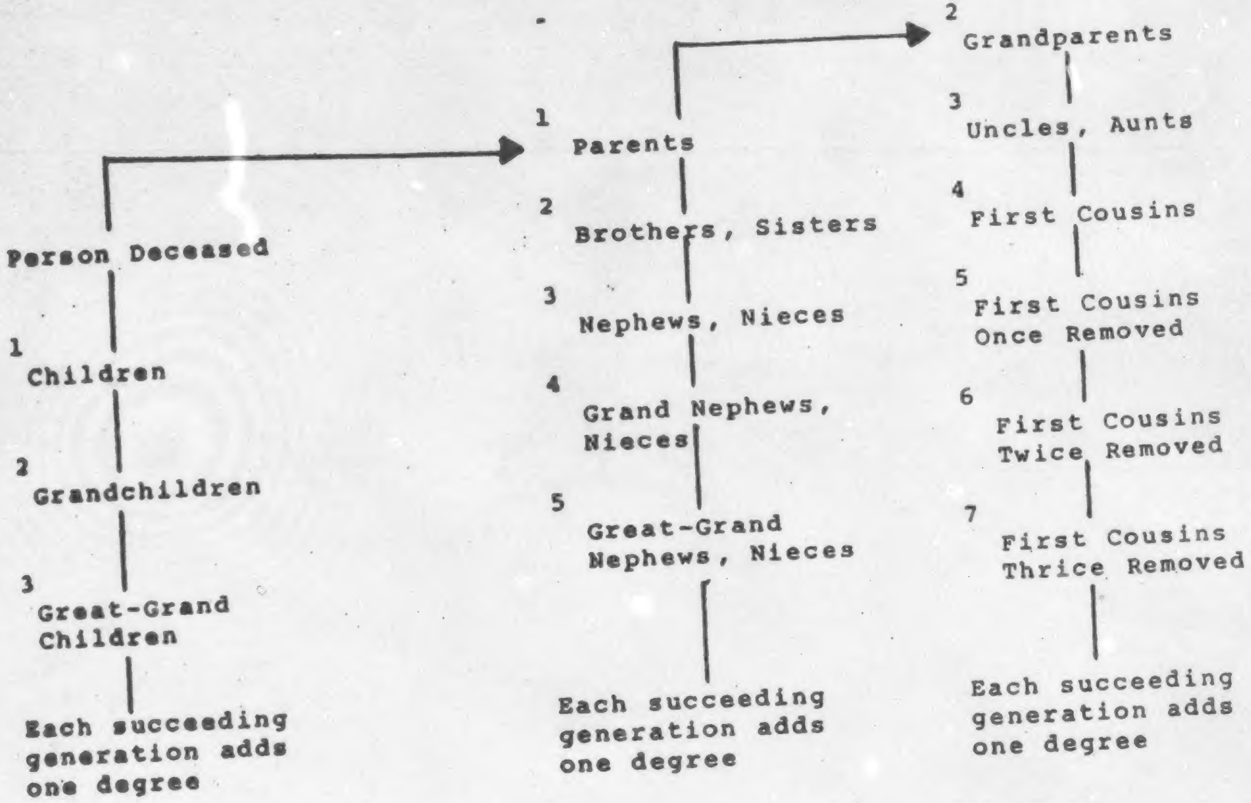
U. S. GIFT AND ESTATE TAX
For Gifts and Deaths Before Credit For State Tax

U. S. Gift and Estate Tax Schedules For Taxable Amounts In Excess of $2,500,000

The Economic Recovery Tax Act of 1981 reduces the tax rate for taxable amounts in excess of $2,500,000 over a four year phase-in period

If the amount is:		1981	Tentative tax is:		
over	But not over	Tax	+	%	On Excess Over
2,500,000	3,000,000	1,025,800		53%	2,500,000
3,000,000	3,500,000	1,290,800		57%	3,000,000
3,500,000	4,000,000	1,575,800		61%	3,500,000
4,000,000	4,500,000	1,850,800		65%	4,000,000
4,500,000	5,000,000	2,205,800		69%	4,500,000
over	5,000,000	2,550,800		70%	5,000,000
		1982			
2,500,000	3,000,000	1,025,800		53%	2,500,000
3,000,000	3,500,000	1,290,800		57%	3,000,000
3,500,000	4,000,000	1,575,800		61%	3,500,000
4,000,000	....	1,880,800		65%	4,000,000
		1983			
2,500,000	3,000,000	1,025,800		53%	2,500,000
3,000,000	3,500,000	1,290,800		57%	3,000,000
3,500,000	....	1,575,800		60%	3,500,000
		1984			
2,500,000	3,000,000	1,025,800		53%	2,500,000
3,000,000	....	1,290,800		55%	3,000,000
		1985			
2,500,000	....	1,025,800		50%	2,500,000

Diagram for computing degree of kinship


Person Deceased
1 Children
2 Grandchildren
3 Great-Grand Children
Each succeeding generation adds one degree
1 Parents
2 Brothers, Sisters
3 Nephews, Nieces
4 Grand Nephews, Nieces
5 Great-Grand Nephews, Nieces
Each succeeding generation adds one degree
2 Grandparents
3 Uncles, Aunts
4 First Cousins
5 First Cousins Once Removed
6 First Cousins Twice Removed
7 First Cousins Thrice Removed
Each succeeding generation adds one degree

APPENDIX G

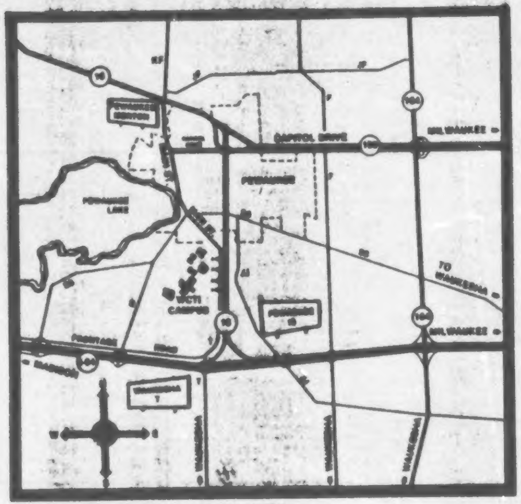
SEMINAR BROCHURE

Luncheon Menu

Tomato stuffed with
chicken salad
Relish garnishes
Rolls and butter
Black Magic cake

Luncheon will be served in the Student Commons for $3.50 including a morning coffee break for people who prepay. Participants are welcome to bring a bag lunch.

Luncheon reservations may be made by calling the Women's Development Center, 548-5400, by June 7, 1982.



LEGEND

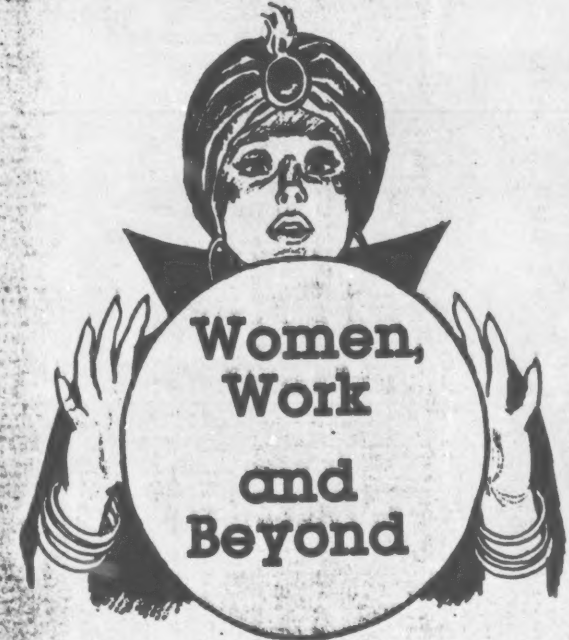
FROM THE EAST ON I-94
Stay on I-94 past highway 164. You will notice a large sign which reads PEWAUKEE 16. Take highway 16 to the WCTI exit (left lane). This exit will take you to highway T, turn right on T and continue north to the WCTI entrances (on the left).

FROM THE EAST ON HIGHWAY 190
(Capitol Drive)
Travel west to Pewaukee. Veer left at the PEWAUKEE BUSINESS DISTRICT turn-off. Continue on Capitol Drive into Pewaukee. Turn left on Main Street. Entrances to WCTI will be approximately ¼ mile ahead, on the right.

FROM THE WEST ON I-94
Take I-94 east to the COUNTY TRUNK T turn-off to the right. Follow along for a short distance and turn left on T (you will pass over I-94). Take T north to the WCTI campus. Entrances to WCTI will be on the left.

FROM THE WEST ON HIGHWAY 16
Follow highway 16 to the PEWAUKEE/MERTON EXIT (highway KF). Turn right on KF and continue to Wisconsin Avenue (turn left at Wisconsin). Take Wisconsin Avenue past Pewaukee lake to Main Street. Continue straight ahead on Main Street. Entrances to WCTI will be approximately ¼ mile ahead, on the right.

Women's Development Center
Waukesha County Technical Institute
presents



Women, Work and Beyond

June 9, 1982
WCTI Commons Lounge
9:30 a.m. to 3:30 p.m.

Co-sponsored by:
American Association of University Women - West Suburban Branch
Church Women United of Waukesha
League of Women Voters
Women's Center
Young Women's Christian Association

Cindy Marano
9:30 to 11:30

"Jobs for Women - Surviving the 80's"

Cindy Marano is the Director of the Women's Workforce Network of Wider Opportunities for Women, WOW, an eighteen year old women's employment organization. Marano was previously a founder and president of the Displaced Homemaker Network, director of the pioneer Displaced Homemaker Center in Baltimore, MD, and has traveled across the United States organizing on women's employment issues.

In addition to professional work, Marano has worked with the founding of other feminist organizations, including a crisis shelter for battered women in Baltimore, MD, and the Older Women's League, OWL, a national organization advocating on behalf of older women. In 1980, she was named "a woman to watch in the 80's" by Ms Magazine.

Marlene Cummings
Luncheon Speaker

"Legislative Update"

Marlene Cummings is the Governor's Advisor for Women and Family Initiatives, a post she has held since 1979. Prior to her appointment, Cummings was employed by the Madison School District. In that capacity she developed and implemented the Individual Differences Program. Adapted by the Girl Scouts as their "No Two Alike" program, it has been used throughout the United States.

Recognition for her achievements has come from the Madison YWCA "Women of Distinction" award in 1977; "Woman of the Year" in 1970 by the Jaycettes; and the Madison Metropolitan School District has placed her in the "Hall of Respect".

Laurie Shields
1:30 to 3:30

"Older Women's League"

Laurie Shields is Executive Director of the Older Women's League, headquartered in Oakland, California. She is a co-founder of the Alliance for Displaced Homemakers, Older Women's League and the Older Women's League Educational Fund. Shields was the coordinator of the first national training conference on Displaced Homemakers; the White House Mini-Conference on Older Women and the Older Women's League Leadership Training Conference. Shields brings homemaking, business and volunteer experience to her present position.

APPENDIX H

COURSE EVALUATIONS

Evaluación del Curso

A. Para mi, este curso ha sido: (Marca los que aplican)

___ informativo

___ aburrido

___ me motivó

___ confuso

___ útil

___ me frustró

___ me dió confianza en mi mismo

___me gustó

___fué uno de los mejores

___fue una perdida de tiempo

___excitante

___exigió mucho

___fué un reto

B. De cuanto valor fueron los siguientes partes del curso para mí? Dibujan un circulo alrededor del numero que mejor lo describe en una escala de 1 a 5. Los numeros bajos indican menos valor los numeros altos mayor valor.

Presentaciones por los lideres del grupo	menos	1	2	3	4	5	mas
Ejercicios de grupo	menos	1	2	3	4	5	mas
Discusiones	menos	1	2	3	4	5	mas
Ejercicios escritos	menos	1	2	3	4	5	mas

C. Nombra las dos cosas más importante que aprendiste de este curso?

____

____

____

____

____

____

COURSE EVALUATION

A. For me this course has been: (check as many as apply)

___ informative

___ boring

___ motivating

___ confusing

___ useful

___ frustrating

___ confidence building

___ enjoyable

___ one of the best

___ a waste of time

___ exciting

___ too demanding

___ challenging

B. How valuable were the following parts of the course for you. (Please circle the appropriate number for each item)

Presentations by facilitators	not at all	1	2	3	4	5	extremely
Group exercises	not at all	1	2	3	4	5	extremely
Discussions	not at all	1	2	3	4	5	extremely
Written exercises	not at all	1	2	3	4	5	extremely

C. What are the two most significant things that you have learned from this course?

WDC WORKSHOP/SEMINAR EVALUATION

Title____________________
Date ____________________
Facilitator________________

In order to continually improve our services we need your evaluation of the group which you have just completed. Please be honest and open with your answers. We value your opinion.

1. In evaluating the activity presenter (s):
(Check all that apply)

____ The presenter(s) was knowledgeable on the subject.
____ The facilitator communicated well.
____ The facilitator kept the group on track.
____ The facilitator was flexible and attentive to the group's needs.

2. In evaluating the activity content/format:
(Check all that apply)

____ The issues discussed were relevant to me.
____ The format helped me to grow and change.
____ The atmosphere was comfortable and supportive.

3. How has this event contributed to your general personal development?
(Check one answer)

____ Significant change for the better.
____ Some change for the better.
____ No change.

4. What did you like best about the activity?________________________________

5. What did you like least about the activity?________________________________

6. What action do you plan to take as a result of this group?____________________

7. Other comments?____

8. Where did you learn of this Workshop/Seminar?

____ Brochure ____ Advertisement ____ Friend

____ Tabloid ____ Other________________________

Complete the line below if you have not seen a Women's Development Center Counselor or requested to be put on the mail list through another WDC Group. We want to avoid duplicates.

- -

Name Address City & ZIP